




3 1761 11726542 1



Government  
Publications





Digitized by the Internet Archive  
in 2023 with funding from  
University of Toronto

<https://archive.org/details/31761117265421>













# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

CHEQUES CASHED

JANUARY 1979

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General.

The value of cheques cashed in the 50 clearing centres in January totalled \$300,555 million, 27.0% above the value for the corresponding month of 1978. Payments in nine of the 10 provinces rose in comparison. Debits increased in Newfoundland by 28.6%, Prince Edward Island by 27.1%, Nova Scotia by 12.6%, New Brunswick by 29.6%, Ontario by 43.0%, Manitoba by 24.9%, Saskatchewan by 6.7%, Alberta by 31.5% and British Columbia by 20.4%. Debits decreased in Quebec by 4.7%.

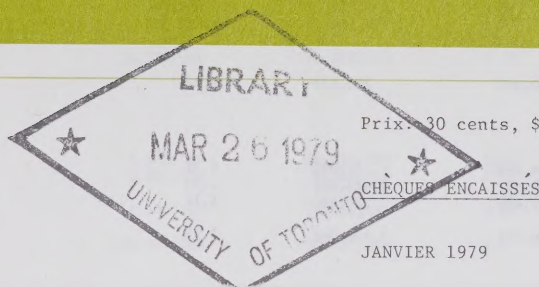
The Centres

Forty-eight of the 50 centres showed a higher value of cheques cashed than in January of 1978. In respect of the major centres, payments increased in Toronto by 46.8%, Winnipeg by 25.0%, and Vancouver by 16.9%. Debits decreased in Montreal by 9.4%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 212.15 compared with 200.48 for January 1978. The turnover ratio of savings accounts was 1.05 compared with the January 1978 ratio of 1.27.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

March 1979  
5-4404-509

Prix: 30 cents, \$3.00 par année

CHEQUES ENCAISSÉS

JANVIER 1979

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général.

La valeur des chèques encaissés dans 50 centres de compensation en janvier s'élevait à \$300,555 millions soit 27.0 % de plus qu'en janvier 1978. Les comparaisons pour le mois de janvier montrent que les versements ont augmenté dans neuf des 10 provinces. Les débits ont augmenté de 28.6 % à Terre-Neuve, de 27.1 % dans l'île-du-Prince-Édouard, de 12.6 % en Nouvelle-Écosse, de 29.6 % au Nouveau-Brunswick, de 43.0 % en Ontario, de 24.9 % au Manitoba, de 6.7 % en Saskatchewan, de 31.5 % en Alberta et de 20.4 % en Colombie-Britannique. Les débits ont accusé une baisse de 4.7 % au Québec.

Les centres

Quarante-huit des 50 centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de janvier 1978. Pour ce qui est des grands centres, les versements ont augmenté de 46.8 % à Toronto, de 25.0 % à Winnipeg, et de 16.9 % à Vancouver. Les versements ont baissé de 9.4 % à Montréal.

Volumes de transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 212.15 comparativement à 200.48 en janvier 1978. Le taux de transactions sur comptes d'épargne était de 1.05 comparativement à 1.27 en janvier 1978.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

Mars 1979  
5-4404-509



TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	January			Janvier		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:	1,683,093	2,164,121	1.29			
St. John's						
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	181,093	230,177	1.27			
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,099	21,093	1.31			
Halifax	2,200,682	2,413,463	1.10			
Sydney	229,806	320,510	1.39			
<u>Total - 3 centres</u>	2,446,587	2,755,066	1.13			
New Brunswick - Nouveau-Brunswick:						
Fredericton	539,039	640,613	1.19			
Moncton	277,458	365,199	1.32			
Saint John	580,175	804,714	1.39			
<u>Total - 3 centres</u>	1,396,672	1,810,526	1.30			
Québec:						
Chicoutimi	235,524	259,470	1.10			
Drummondville	112,351	89,195	0.79			
Granby	153,764	187,903	1.22			
Montréal	49,770,099	45,091,736	0.91			
Québec	6,728,629	8,393,379	1.25			
St-Hyacinthe	214,563	288,553	1.34			
Shawinigan	57,416	64,776	1.13			
Sherbrooke	295,838	404,599	1.37			
Trois-Rivières	205,223	261,838	1.28			
Valleyfield	73,736	85,831	1.16			
<u>Total - 10 centres</u>	57,847,143	55,127,280	0.95			
Ontario:						
Brantford	370,115	413,187	1.12			
Chatham	570,396	853,046	1.50			
Cornwall	163,398	183,713	1.12			
Guelph	327,080	409,180	1.25			
Hamilton	3,068,764	3,876,319	1.26			
Kingston	284,493	308,172	1.08			
Kitchener	712,259	974,949	1.37			
London	2,211,840	2,577,063	1.17			
Niagara Falls	188,373	214,433	1.14			
Oshawa	1,313,260	1,604,805	1.22			
Ottawa	4,101,781	4,381,942	1.07			
Peterborough	202,377	229,805	1.14			
St. Catharines	542,020	751,751	1.39			
Sarnia	570,117	708,395	1.24			
Sault Ste. Marie	442,156	662,632	1.50			
Sudbury	283,798	308,220	1.09			
Thunder Bay	451,840	552,875	1.22			
Timmins	117,854	138,628	1.18			
Toronto	105,711,767	155,214,084	1.47			
Windsor	1,394,359	1,593,250	1.14			
<u>Total - 20 centres</u>	123,028,047	175,956,449	1.43			
Manitoba:						
Brandon	123,536	144,989	1.17			
Winnipeg	8,508,947	10,635,776	1.25			
<u>Total - 2 centres</u>	8,632,483	10,780,765	1.25			
Saskatchewan:						
Moose Jaw	97,266	131,487	1.35			
Prince Albert	124,716	149,984	1.20			
Regina	2,499,812	2,638,353	1.06			
Saskatoon	895,529	941,378	1.05			
<u>Total - 4 centres</u>	3,617,323	3,861,202	1.07			

Cumulative figures will appear here in subsequent issues.

Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	January			Janvier		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	12,203,026	16,635,427	1.36			
Edmonton	7,648,932	9,502,233	1.24			
Lethbridge	306,880	327,961	1.07			
Medicine Hat	119,083	207,601	1.74			
Total - 4 centres	20,277,921	26,673,222	1.32	Cumulative figures will appear here in subsequent issues.		
British Columbia - Colombie-Britannique:				Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.		
Vancouver	14,538,086	16,995,685	1.17			
Victoria	3,066,121	4,200,795	1.37			
Total - 2 centres	17,604,207	21,196,480	1.20			
TOTAL - 50 CENTRES	236,714,569	300,555,288	1.27			

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925	2,230,038	43,433	714,408	879,501	442,998	149,698
1929	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1932	20,844,288	519,171	2,766,200	11,258,872	4,797,206(3)	1,502,839
1935	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1955	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1968	51,420,265	1,098,618	14,911,301	24,364,021	7,404,804	3,641,521
1969	55,806,654	1,284,984	15,590,440	27,038,440	7,639,251	4,253,539
1970	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565
1976	191,828,528	3,772,407	50,912,573	96,745,355	26,153,092	14,245,101
1977	206,411,328	3,759,479	56,862,318	101,853,053	27,456,055	16,480,423
1978	232,084,367	4,741,408	56,794,566	120,416,459	32,527,727	17,604,207
1979	294,803,061	5,747,497	53,889,714	172,654,181	41,315,189	21,196,480

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

r revised figures.

r nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,577,624	2,041,918	72,139	80,947	33,330	41,256
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	160,529	203,780	9,820	11,701	10,744	14,696
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	12,955	16,581	1,499	2,307	1,645	2,205
Halifax	2,062,015	2,254,334	55,690	67,345	82,977	91,784
Sydney	213,848	299,961	6,404	7,590	9,554	12,959
<u>Total - 3 centres</u>	2,288,818	2,570,876	63,593	77,242	94,176	106,948
New Brunswick - Nouveau-Brunswick:						
Fredericton	487,859	579,312	33,943	35,908	17,237	25,393
Moncton	244,097	320,211	13,648	19,746	19,713	25,242
Saint John	537,773	748,725	21,342	29,393	21,060	26,596
<u>Total - 3 centres</u>	1,269,729	1,648,248	68,933	85,047	58,010	77,231
Québec:						
Chicoutimi	215,435	231,765	13,481	17,992	6,608	9,713
Drummondville	102,827	75,440	7,642	10,619	1,882	3,136
Granby	142,360	175,080	6,632	7,259	4,772	5,564
Montréal	48,037,093	43,170,391	1,256,518	1,429,081	476,488	492,264
Québec	6,415,515	8,034,177	276,995	319,691	36,119	39,511
St-Hyacinthe	197,969	266,231	13,373	17,791	3,221	4,531
Shawinigan	50,862	57,052	4,423	5,438	2,131	2,286
Sherbrooke	267,317	367,966	16,332	21,583	12,189	15,050
Trois-Rivières	187,867	240,237	10,541	13,697	6,815	7,904
Valleyfield	65,372	75,768	5,883	6,606	2,481	3,457
<u>Total - 10 centres</u>	55,682,617	52,694,107	1,611,820	1,849,757	552,706	583,416
Ontario:						
Brantford	332,198	366,004	20,285	25,954	17,632	21,229
Chatham	541,185	810,082	14,969	23,975	14,242	18,989
Cornwall	142,655	147,179	11,893	24,425	8,850	12,109
Guelph	280,232	357,797	28,412	29,417	18,436	21,966
Hamilton	2,793,559	3,557,514	164,612	190,125	110,593	128,680
Kingston	216,528	230,621	35,937	41,657	32,028	35,894
Kitchener	635,309	865,418	37,784	56,351	39,166	53,180
London	2,066,096	2,378,328	75,078	101,060	70,666	97,675
Niagara Falls	158,989	177,894	16,859	22,712	12,525	13,827
Oshawa	1,252,314	1,532,271	35,885	42,109	25,061	30,425
Ottawa	3,699,601	3,822,402	195,611	299,268	206,569	260,272
Peterborough	163,714	184,621	19,830	23,818	18,833	21,366
St. Catharines	487,260	683,514	30,149	38,995	24,611	29,242
Sarnia	526,978	662,463	23,189	21,578	19,950	24,354
Sault Ste. Marie	402,184	617,330	21,554	26,437	18,418	18,865
Sudbury	227,922	242,282	30,428	37,973	25,448	27,965
Thunder Bay	382,991	466,248	37,291	48,704	31,558	37,923
Timmins	96,393	112,345	14,166	16,774	7,295	9,509
Toronto	102,882,874	151,964,399	1,951,874	1,912,448	877,019	1,337,237
Windsor	1,256,848	1,397,956	83,024	127,398	54,487	67,896
<u>Total - 20 centres</u>	118,545,830	170,576,668	2,848,830	3,111,178	1,633,387	2,268,603
Manitoba:						
Brandon	95,462	106,514	14,446	19,616	13,628	18,859
Winnipeg	8,131,840	10,157,662	182,204	234,284	194,903	243,830
<u>Total - 2 centres</u>	8,227,302	10,264,176	196,650	253,900	208,531	262,689
Saskatchewan:						
Moose Jaw	69,650	99,767	13,188	15,035	14,428	16,685
Prince Albert	105,088	113,757	7,796	10,633	11,832	25,594
Regina	2,373,654	2,512,078	59,833	51,916	66,325	74,359
Saskatoon	803,156	824,443	34,438	45,452	57,935	71,483
<u>Total - 4 centres</u>	3,351,548	3,550,045	115,255	123,036	150,520	188,122



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	11,576,695	15,873,934	207,558	286,506	418,773	474,987
Edmonton	7,086,675	8,893,918	219,992	246,375	342,265	361,940
Lethbridge	248,437	256,598	16,961	24,303	41,482	47,060
Medicine Hat	92,828	170,904	9,121	13,940	17,134	22,757
Total - 4 centres	19,004,635	25,195,354	453,632	571,124	819,654	906,744
British Columbia - Colombie-Britannique:						
Vancouver	13,519,007	15,812,161	514,556	579,541	504,523	603,983
Victoria	2,899,092	3,968,740	81,552	132,760	85,477	99,295
Total - 2 centres	16,418,099	19,780,901	596,108	712,301	590,000	703,278
TOTAL - 50 CENTRES	226,526,731	288,526,073	6,036,780	6,876,233	4,151,058	5,152,982

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1978						
January - Janvier	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February - Février	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March - Mars	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April - Avril	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May - Mai	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June - Juin	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July - Juillet	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August - Août	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September - Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October - Octobre	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November - Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,002	1.98
December - Décembre	288,288,589	17,255,648	200.48	8,173,243	77,302,215	1.27
1979						
January - Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

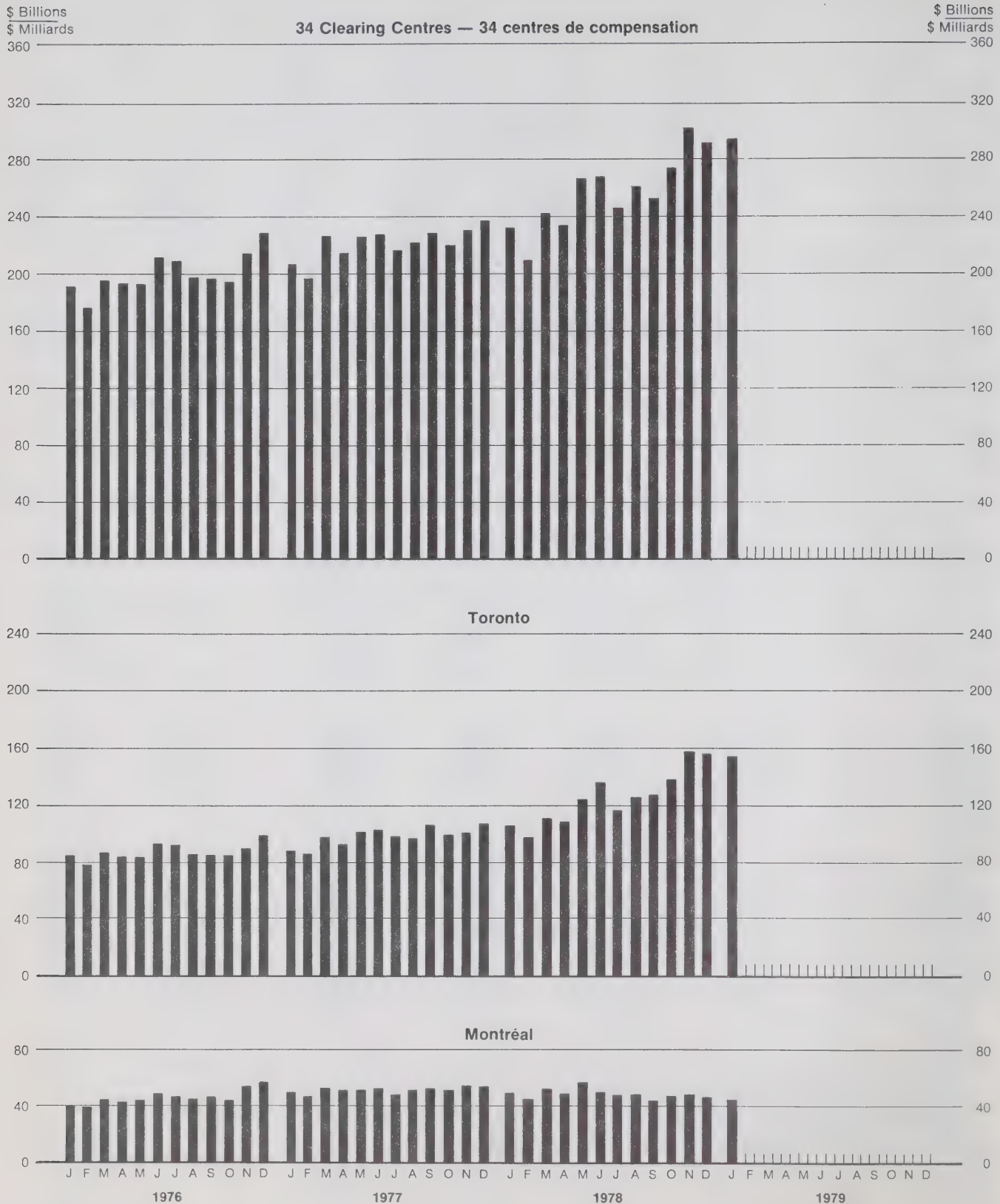
(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada













# Statistics Canada Statistique Canada

Gouvernement  
Publications

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

## CHEQUES CASHED

FEBRUARY 1979

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General.

The value of cheques cashed in the 50 clearing centres in February totalled \$270,127 million, 26.2% above the value for the corresponding month of 1978. Payments in eight of the 10 provinces rose in comparison. Debits increased in Prince Edward Island by 29.4%, Nova Scotia by 4.4%, New Brunswick by 38.0%, Ontario by 39.7%, Manitoba by 2.0%, Saskatchewan by 7.2%, Alberta by 40.5%, and British Columbia by 27.9%. Debits decreased in Newfoundland by 0.9%, and Quebec by 2.2%.

### The Centres

Forty-one of the 50 centres showed a higher value of cheques cashed than in February of 1978. In respect of the major centres, payments increased in Toronto by 43.3%, Winnipeg by 1.7%, and Vancouver by 22.2%. Debits decreased in Montreal by 5.5%.

### Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 203.73 compared with 167.95 for February 1978. The turnover ratio of savings accounts was 0.90 compared with the February 1978 ratio of 1.05.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

## CHEQUES ENCAISSÉS

FÉVRIER 1979

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général.

La valeur des chèques encaissés dans 50 centres de compensation en février s'élevait à \$270,127 millions soit 26.2 % de plus qu'en février 1978. Les comparaisons pour le mois de février montrent que les versements ont augmenté dans huit des 10 provinces. Les débits ont augmenté de 29.4 % dans l'Île-du-Prince-Édouard, de 4.4 % en Nouvelle-Écosse, de 38.0 % au Nouveau-Brunswick, de 39.7 % en Ontario, de 2.0 % au Manitoba, de 7.2 % en Saskatchewan, de 40.5 % en Alberta et de 27.9 % en Colombie-Britannique. Les débits ont accusé une baisse de 0.9 % à Terre-Neuve et de 2.2 % au Québec.

### Les centres

Quarante-et-un des 50 centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de février 1978. Pour ce qui est des grands centres, les versements ont augmenté de 43.3 % à Toronto, de 1.7 % à Winnipeg, et de 22.2 % à Vancouver. Les versements ont baissé de 5.5 % à Montréal.

### Volumes de transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 203.73 comparativement à 167.95 en février 1978. Le taux de transactions sur comptes d'épargne était de 0.90 comparativement à 1.05 en février 1978.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	February			First two months		
	Février			Deux premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,196,472	1,185,222	0.99	2,879,565	3,349,343	1.16
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown	160,911	208,180	1.29	342,004	438,357	1.28
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,668	18,407	1.17	31,767	39,500	1.24
Halifax	1,795,870	1,854,335	1.03	3,996,552	4,267,798	1.07
Sydney	187,780	213,690	1.14	417,586	534,200	1.28
<u>Total - 3 centres</u>	1,999,318	2,086,432	1.04	4,445,905	4,841,498	1.09
New Brunswick - Nouveau-Brunswick:						
Fredericton	417,549	570,251	1.37	956,588	1,210,864	1.27
Moncton	259,700	313,193	1.21	537,158	678,392	1.26
Saint John	533,411	787,222	1.48	1,113,586	1,591,936	1.43
<u>Total - 3 centres</u>	1,210,660	1,670,666	1.38	2,607,332	3,481,192	1.34
Québec:						
Chicoutimi	231,741	288,716	1.25	467,265	548,186	1.17
Drummondville	105,234	67,294	0.64	217,585	156,489	0.72
Granby	158,729	183,460	1.16	312,493	371,363	1.19
Montréal	44,881,855	42,416,918	0.95	94,651,954	87,508,654	0.92
Québec	6,060,910	7,167,136	1.18	12,789,539	15,560,515	1.22
St-Hyacinthe	220,472	279,948	1.27	435,035	568,501	1.31
Shawinigan	61,393	59,034	0.96	118,809	123,810	1.04
Sherbrooke	282,642	364,927	1.29	578,480	769,526	1.33
Trois-Rivières	214,240	238,752	1.11	419,463	500,590	1.19
Valleyfield	64,587	73,524	1.14	138,323	159,355	1.15
<u>Total - 10 centres</u>	52,281,803	51,139,709	0.98	110,128,946	106,266,989	0.96
Ontario:						
Brantford	358,367	327,528	0.91	728,482	740,715	1.02
Chatham	569,335	865,324	1.52	1,139,731	1,718,370	1.51
Cornwall	136,085	156,596	1.15	299,483	340,309	1.14
Guelph	260,713	326,036	1.25	587,793	735,216	1.25
Hamilton	2,682,387	3,558,342	1.33	5,751,151	7,434,661	1.29
Kingston	307,321	263,504	0.86	591,814	571,676	0.97
Kitchener	791,305	848,679	1.07	1,503,564	1,823,628	1.21
London	1,875,356	1,966,244	1.05	4,087,196	4,543,307	1.11
Niagara Falls	175,195	187,410	1.07	363,568	401,843	1.11
Oshawa	1,395,446	1,320,365	0.95	2,708,706	2,925,170	1.08
Ottawa	3,388,248	4,362,066	1.29	7,490,029	8,744,008	1.17
Peterborough	197,720	230,504	1.17	400,097	460,309	1.15
St. Catharines	453,265	621,925	1.37	995,285	1,373,676	1.38
Sarnia	676,809	667,240	0.99	1,246,926	1,375,635	1.10
Sault Ste. Marie	477,379	567,302	1.19	919,535	1,229,934	1.34
Sudbury	281,378	265,947	0.95	565,176	574,167	1.02
Thunder Bay	418,532	463,860	1.11	870,372	1,016,735	1.17
Timmins	107,268	112,641	1.05	225,122	251,269	1.12
Toronto	97,233,727	139,336,673	1.43	202,945,494	294,550,757	1.45
Windsor	1,246,184	1,441,630	1.16	2,640,543	3,034,880	1.15
<u>Total - 20 centres</u>	113,032,020	157,889,816	1.40	236,060,067	333,846,265	1.41
Manitoba:						
Brandon	107,612	133,764	1.24	231,148	278,753	1.21
Winnipeg	7,930,626	8,064,163	1.02	16,439,573	18,699,939	1.14
<u>Total - 2 centres</u>	8,038,238	8,197,927	1.02	16,670,721	18,978,692	1.14
Saskatchewan:						
Moose Jaw	80,560	106,417	1.32	177,826	237,904	1.34
Prince Albert	96,576	119,688	1.24	221,292	269,672	1.22
Regina	2,071,655	2,112,419	1.02	4,571,467	4,750,772	1.04
Saskatoon	604,226	719,353	1.19	1,499,755	1,660,731	1.11
<u>Total - 4 centres</u>	2,853,017	3,057,877	1.07	6,470,340	6,919,079	1.07



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	February			First two months		
	Février			Deux premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	9,993,839	13,297,022	1.33	22,196,865	29,932,449	1.35
Edmonton	6,691,535	10,183,813	1.52	14,340,467	19,686,046	1.37
Lethbridge	258,346	306,165	1.19	565,226	634,126	1.12
Medicine Hat	107,665	165,890	1.54	226,748	373,491	1.65
Total - 4 centres	17,051,385	23,952,890	1.40	37,329,306	50,626,112	1.36
British Columbia - Colombie-Britannique:						
Vancouver	13,762,610	16,824,401	1.22	28,300,696	33,820,086	1.20
Victoria	2,454,214	3,913,682	1.59	5,520,335	8,114,477	1.47
Total - 2 centres	16,216,824	20,738,083	1.28	33,821,031	41,934,563	1.24
TOTAL - 50 CENTRES	214,040,648	270,126,802	1.26	450,755,217	570,682,090	1.27

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929	7,522,611	124,623	2,714,749	3,126,617(2)	1,070,759	485,863
1930	6,026,446	111,977	1,997,250	2,500,398	1,011,754	405,067
1932	4,061,081	87,996	1,242,211	1,784,387	688,420(3)	258,067
1935	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945	9,503,506	210,458(5)	2,864,454	4,274,664(4)	1,556,769	597,161
1950	13,306,823	360,086	4,029,045	5,625,119(6)	2,182,304	1,110,269
1955	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,219
1965	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366
1968	96,977,886	2,209,013	28,116,919	46,057,179	13,796,638	6,798,137
1969	107,568,444	2,515,128	30,671,606	52,295,791(7)	13,787,599	8,298,320
1970	116,019,994	2,864,084	29,471,928	59,341,212	15,691,445	8,651,325
1971	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972	154,923,801	3,375,169	39,747,014	82,243,600	18,408,361	11,149,657
1973	192,078,458	3,749,514	48,388,392	103,887,858	21,933,067	14,119,627
1974	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316
1975	318,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747
1976	367,362,701	7,167,290	97,473,512	186,704,317	48,127,083	27,890,499
1977	402,881,027	7,794,810	109,697,081	199,972,874	53,264,593	32,151,669
1978	441,664,053	8,526,861	108,019,973	230,825,821	60,470,367	33,821,031
1979	559,986,300	9,887,469	103,838,695	327,801,690	76,523,883	41,934,563

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

r revised figures.

r nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABEAU 3. Chèques tirés par type de compte

	February — Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's	1,112,204	1,077,489	55,439	72,206	28,829	35,527
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown	140,880	184,435	9,277	10,773	10,754	12,972
Nova Scotia — Nouvelle-Écosse:						
Glace Bay	12,582	14,730	1,649	1,614	1,437	2,063
Halifax	1,665,071	1,709,420	53,884	61,352	76,915	83,563
Sydney	172,799	195,656	6,579	7,987	8,402	10,047
<u>Total — 3 centres</u>	1,850,452	1,919,806	62,112	70,953	86,754	95,673
New Brunswick — Nouveau-Brunswick:						
Fredericton	368,245	514,787	33,230	36,190	16,074	19,274
Moncton	226,438	265,099	13,972	25,707	19,290	22,387
Saint John	482,806	736,987	29,289	26,614	21,316	23,621
<u>Total — 3 centres</u>	1,077,489	1,516,873	76,491	88,511	56,680	65,282
Québec:						
Chicoutimi	214,154	264,028	11,584	17,273	6,003	7,415
Drummondville	95,382	58,253	7,798	5,931	2,054	3,110
Granby	147,982	171,005	6,641	6,851	4,106	5,604
Montréal	43,327,069	40,687,569	1,142,143	1,279,864	412,643	449,485
Québec	5,761,787	6,744,184	260,892	387,292	38,231	35,660
St-Hyacinthe	204,361	260,836	12,890	14,920	3,221	4,192
Shawinigan	54,245	50,719	4,742	5,363	2,406	2,952
Sherbrooke	253,815	326,958	17,236	20,199	11,591	17,770
Trois-Rivières	196,117	218,213	11,830	12,950	6,293	7,589
Valleyfield	57,407	64,313	4,689	6,269	2,491	2,942
<u>Total — 10 centres</u>	50,312,319	48,846,078	1,480,445	1,756,912	489,039	536,719
Ontario:						
Brantford	320,614	278,550	20,539	21,151	17,214	27,827
Chatham	538,446	828,687	16,323	20,063	14,566	16,574
Cornwall	116,245	131,814	11,216	14,586	8,624	10,196
Guelph	220,249	282,079	25,030	24,643	15,434	19,314
Hamilton	2,388,780	3,261,819	180,540	173,072	113,067	123,451
Kingston	244,860	193,753	31,307	35,485	31,154	34,266
Kitchener	708,688	748,651	43,768	53,298	38,849	46,730
London	1,717,626	1,795,656	81,218	86,084	76,512	84,504
Niagara Falls	146,619	157,644	15,763	17,322	12,813	12,444
Oshawa	1,334,257	1,250,132	35,613	37,113	25,576	33,120
Ottawa	2,997,417	3,859,600	195,192	269,901	195,639	232,565
Peterborough	157,676	190,216	21,328	20,152	18,716	20,136
St. Catharines	398,069	562,995	29,152	32,293	26,044	26,637
Sarnia	632,864	622,682	23,529	24,189	20,416	20,369
Sault Ste. Marie	438,273	526,701	21,698	23,308	17,408	17,293
Sudbury	223,244	211,428	32,401	31,981	25,733	22,538
Thunder Bay	344,843	389,047	35,552	40,335	38,137	34,478
Timmins	88,402	93,377	11,824	10,964	7,042	8,300
Toronto	94,418,663	136,804,092	1,924,398	1,476,310	890,666	1,056,271
Windsor	1,104,891	1,280,825	84,420	102,143	56,873	58,662
<u>Total — 20 centres</u>	108,540,726	153,469,748	2,840,811	2,514,393	1,650,483	1,905,675
Manitoba:						
Brandon	80,941	103,188	12,483	14,389	14,188	16,187
Winnipeg	7,567,241	7,646,244	173,690	206,677	189,695	211,242
<u>Total — 2 centres</u>	7,648,182	7,749,432	186,173	221,066	203,883	227,429
Saskatchewan:						
Moose Jaw	59,713	81,969	9,206	10,557	11,641	13,891
Prince Albert	80,562	99,749	5,921	6,965	10,093	12,974
Regina	1,961,605	2,004,012	52,508	40,404	57,542	68,003
Saskatoon	518,742	619,603	32,701	37,382	52,783	62,368
<u>Total — 4 centres</u>	2,620,622	2,805,333	100,336	95,308	132,059	157,236

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	February — Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars — milliers de dollars					
Alberta:						
Calgary	9,423,220	12,680,587	186,347	225,541	384,272	390,894
Edmonton	6,115,945	9,557,133	185,865	252,403	389,725	374,277
Lethbridge	207,855	243,698	18,087	20,100	32,404	42,367
Medicine Hat	85,557	137,651	7,881	10,018	14,227	18,221
<u>Total — 4 centres</u>	15,832,577	22,619,069	398,180	508,062	820,628	825,759
British Columbia — Colombie-Britannique:						
Vancouver	12,744,313	15,729,375	516,147	538,889	502,150	556,137
Victoria	2,237,411	3,705,433	125,950	113,410	90,853	94,839
<u>Total — 2 centres</u>	14,981,724	19,434,808	642,097	652,299	593,003	650,976
<u>TOTAL — 50 CENTRES</u>	204,117,175	259,623,071	5,851,361	5,990,483	4,072,112	4,513,248

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
<b>1978</b>						
February — Février	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March — Mars	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April — Avril	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May — Mai	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June — Juin	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July — Juillet	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August — Août	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September — Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October — Octobre	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November — Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,002	1.98
December — Décembre	288,288,589	17,255,648	200.48	8,173,243	77,302,215	1.27
<b>1979</b>						
January — Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05
February — Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



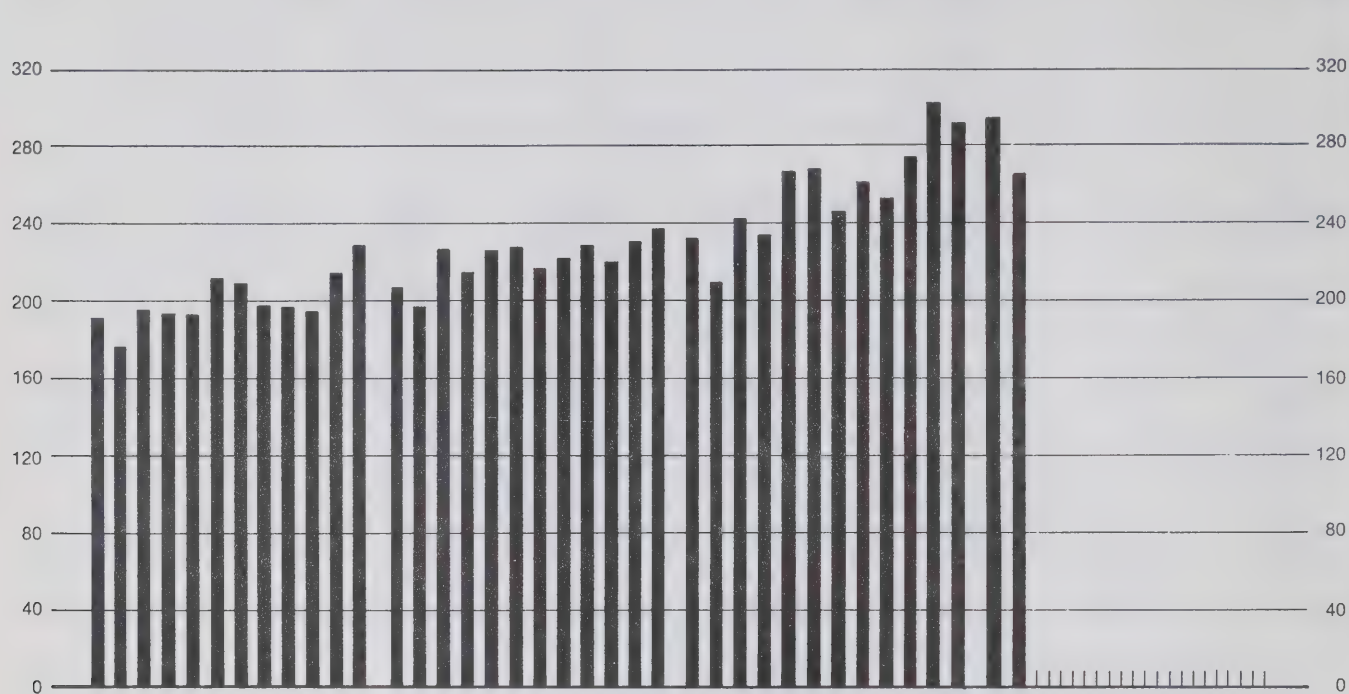
# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

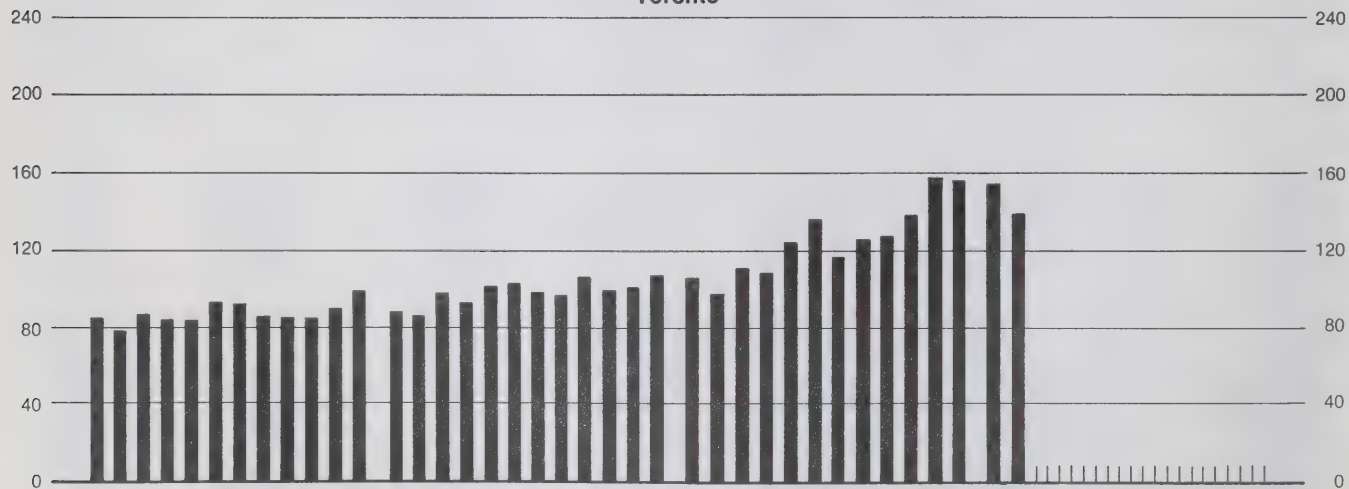
\$ Billions  
\$ Milliards

34 Clearing Centres — 34 centres de compensation

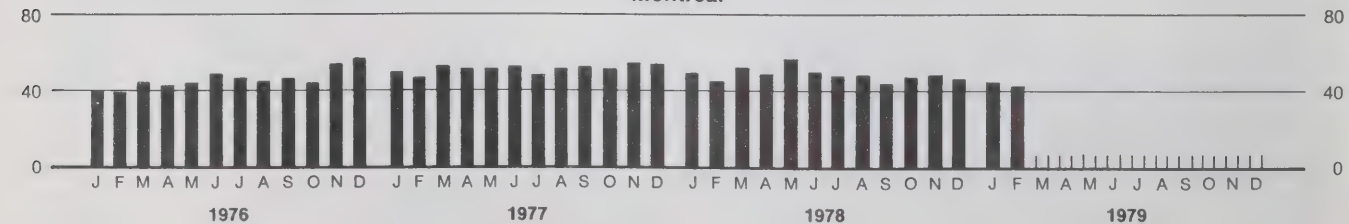
\$ Billions  
\$ Milliards



### Toronto



### Montréal











# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

## CHEQUES CASHED

MARCH 1979

### Content

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time.

The cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada are shown exclusively in Table 2, effective with the March 1979 issue. These debits reflect the data from the nine clearing centres maintained by the Bank of Canada for settlement of cheques drawn on the Receiver General for Canada.

The data in Tables 1, 3, 4 and 5 and in the charts, as well as the references made to the value of cheques cashed in the Highlights do not include cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada.

### Highlights

The value of cheques cashed in the 50 clearing centres in March totalled \$304,198 million, 23.3% above the value for the corresponding month of 1978. Payments in the 10 provinces rose in comparison. Debits increased in Newfoundland by 50.8%, Prince Edward Island by 34.5%, Nova Scotia by 7.1%, New Brunswick by 19.0%, Quebec by 0.1%, Ontario by 38.1%, Manitoba by 1.8%, Saskatchewan by 15.7%, Alberta by 19.5%, and British Columbia by 14.5%.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

May 1979  
5-4404-509

Prix: 30 cents, \$3.00 par année

## CHÈQUES ENCAISSÉS

MARS 1979

### Contenu

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable.

Les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada sont inclus exclusivement dans le Tableau 2, à partir du bulletin de mars 1979. Ces débits proviennent des neuf centres de compensation maintenus par la Banque du Canada pour le règlement des chèques tirés sur le Receveur Général du Canada.

Les données des tableaux 1, 3, 4 et 5 et des graphiques, ainsi que toutes références à la valeur des chèques encaissés dans les Faits saillants ne comprennent pas les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada.

### Faits saillants

La valeur des chèques encaissés dans 50 centres de compensation en mars s'élevait à \$304,198 millions soit 23.3 % de plus qu'en mars 1978. Les comparaisons pour le mois de mars montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 50.8 % à Terre-Neuve, de 34.5 % dans l'Île-du-Prince-Édouard, de 7.1 % en Nouvelle-Écosse, de 19.0 % au Nouveau-Brunswick, de 0.1 % au Québec, de 38.1 % en Ontario, de 1.8 % au Manitoba, de 15.7 % en Saskatchewan, de 19.5 % en Alberta et de 14.5 % en Colombie Britannique.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

Mai 1979  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLÉAU 1. Chèques tirés sur les comptes individuels

	March			First three months		
	Mars			Trois premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,399,315	2,110,201	1.51	4,278,880	5,459,544	1.28
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	181,443	244,070	1.35	523,447	682,427	1.30
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,617	18,793	1.13	48,384	58,293	1.20
Halifax	2,093,867	2,203,769	1.05	6,090,419	6,471,567	1.06
Sydney	179,813	230,801	1.28	597,399	765,001	1.28
<u>Total - 3 centres</u>	2,290,297	2,453,363	1.07	6,736,202	7,294,861	1.08
New Brunswick - Nouveau-Brunswick:						
Fredericton	573,760	562,327	0.98	1,530,348	1,773,191	1.16
Moncton	283,904	349,451	1.23	821,062	1,027,843	1.25
Saint John	619,188	846,315	1.37	1,732,774	2,438,251	1.41
<u>Total - 3 centres</u>	1,476,852	1,758,093	1.19	4,084,184	5,239,285	1.28
Québec:						
Chicoutimi	283,188	285,446	1.01	750,453	833,632	1.11
Drummondville	114,613	140,806	1.23	332,198	297,295	0.89
Granby	149,733	165,682	1.11	462,226	537,045	1.16
Montréal	51,618,049	50,303,309	0.97	146,270,003	137,811,963	0.94
Québec	8,534,360	9,623,036	1.13	21,323,899	25,183,551	1.18
St-Hyacinthe	249,662	352,455	1.41	684,697	920,956	1.35
Shawinigan	63,757	63,308	0.99	182,566	187,118	1.02
Sherbrooke	295,920	376,048	1.27	874,400	1,145,574	1.31
Trois-Rivières	211,555	245,093	1.16	631,018	745,683	1.18
Valleyfield	75,575	84,915	1.12	213,898	244,270	1.14
<u>Total - 10 centres</u>	61,596,412	61,640,098	1.00	171,725,358	167,907,087	0.98
Ontario:						
Brantford	364,392	367,915	1.01	1,092,874	1,108,630	1.01
Chatham	422,728	682,852	1.62	1,562,459	2,401,222	1.54
Cornwall	158,389	169,115	1.07	457,872	509,424	1.11
Guelph	274,951	353,243	1.28	862,744	1,088,459	1.26
Hamilton	2,983,415	3,774,017	1.26	8,734,566	11,208,678	1.28
Kingston	297,718	286,333	0.96	889,532	858,009	0.96
Kitchener	808,132	910,793	1.13	2,311,696	2,734,421	1.18
London	1,921,586	2,192,873	1.14	6,008,782	6,736,180	1.12
Niagara Falls	207,741	225,781	1.09	571,309	627,624	1.10
Oshawa	1,820,629	1,571,734	0.86	4,529,335	4,496,904	0.99
Ottawa	3,877,598	4,593,972	1.18	11,367,627	13,337,980	1.17
Peterborough	219,411	249,868	1.14	619,508	710,177	1.15
St. Catharines	527,503	633,449	1.20	1,522,788	2,007,125	1.32
Sarnia	572,321	668,478	1.17	1,819,247	2,044,113	1.12
Sault Ste. Marie	492,100	469,049	0.95	1,411,635	1,698,983	1.20
Sudbury	298,264	292,373	0.98	863,440	866,540	1.00
Thunder Bay	436,463	518,239	1.19	1,306,835	1,534,974	1.17
Timmins	130,892	120,826	0.92	356,014	372,095	1.05
Toronto	110,974,387	157,123,814	1.42	313,919,881	451,674,571	1.44
Windsor	1,403,141	1,815,274	1.29	4,043,684	4,850,154	1.20
<u>Total - 20 centres</u>	128,191,761	177,019,998	1.38	364,251,828	510,866,263	1.40
Manitoba:						
Brandon	122,712	147,108	1.20	353,860	425,861	1.20
Winnipeg	8,915,095	9,049,803	1.02	25,354,668	27,749,742	1.09
<u>Total - 2 centres</u>	9,037,807	9,196,911	1.02	25,708,528	28,175,603	1.10
Saskatchewan:						
Moose Jaw	87,668	118,797	1.36	265,494	356,701	1.34
Prince Albert	113,294	136,240	1.20	334,586	405,912	1.21
Regina	2,369,030	2,633,737	1.11	6,940,497	7,384,509	1.06
Saskatoon	734,329	934,898	1.27	2,234,084	2,595,629	1.16
<u>Total - 4 centres</u>	3,304,321	3,823,672	1.16	9,774,661	10,742,751	1.10

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	March			First three months		
	Mars			Trois premiers mois		
	1978	1979	<u>1979</u> <u>1978</u>	1978	1979	<u>1979</u> <u>1978</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	10,957,317	13,199,066	1.20	33,154,182	43,131,515	1.30
Edmonton	8,552,391	10,051,528	1.18	22,892,858	29,737,574	1.30
Lethbridge	280,697	347,892	1.24	845,923	982,018	1.16
Medicine Hat	135,316	215,328	1.59	362,064	588,819	1.63
<u>Total - 4 centres</u>	19,925,721	23,813,814	1.20	57,255,027	74,439,926	1.30
British Columbia - Colombie-Britannique:						
Vancouver	15,858,354	17,416,371	1.10	44,159,050	51,236,457	1.16
Victoria	3,468,623	4,721,087	1.36	8,988,958	12,835,564	1.43
<u>Total - 2 centres</u>	19,326,977	22,137,458	1.15	53,148,008	64,072,021	1.21
<u>TOTAL - 50 CENTRES</u>	246,730,906	304,197,678	1.23	697,486,123	874,879,768	1.25

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	March			First three months		
	Mars			Trois premiers mois		
	1978	1979	<u>1979</u> <u>1978</u>	1978	1979	<u>1979</u> <u>1978</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	312,658	323,266	1.03	841,257	882,184	1.05
Calgary	204,805	215,046	1.05	564,250	563,204	1.00
Regina	93,562	92,180	0.99	228,969	249,360	1.09
Winnipeg	208,726	180,685	0.87	506,130	488,311	0.96
Toronto	905,952	835,840	0.92	2,195,221	2,191,830	1.00
Ottawa	5,192,094	6,293,348	1.21	12,467,865	13,858,167	1.11
Montréal	750,294	929,281	1.24	2,191,907	2,354,528	1.07
Saint John	103,967	52,461	0.50	275,691	146,312	0.53
Halifax	244,395	340,565	1.39	685,637	883,936	1.29
Canada	8,016,453	9,262,672	1.16	19,956,927	21,617,832	1.08



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,312,995	1,997,137	50,656	71,236	35,664	41,828
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	160,997	220,516	8,734	10,411	11,712	13,143
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,279	14,858	1,692	1,873	1,646	2,062
Halifax	1,931,661	2,044,928	58,256	63,345	103,950	95,496
Sydney	163,125	211,303	6,876	7,911	9,812	11,587
<u>Total - 3 centres</u>	<u>2,108,065</u>	<u>2,271,089</u>	<u>66,824</u>	<u>73,129</u>	<u>115,408</u>	<u>109,145</u>
New Brunswick - Nouveau-Brunswick:						
Fredericton	509,934	508,365	45,316	31,682	18,510	22,280
Moncton	247,832	306,506	14,591	17,385	21,481	25,560
Saint John	565,349	787,701	29,409	30,179	24,430	28,435
<u>Total - 3 centres</u>	<u>1,323,115</u>	<u>1,602,572</u>	<u>89,316</u>	<u>79,246</u>	<u>64,421</u>	<u>76,275</u>
Québec:						
Chicoutimi	261,256	257,751	14,484	18,695	7,448	9,000
Drummondville	103,582	127,404	8,782	9,430	2,249	3,972
Granby	137,947	151,786	7,077	7,907	4,709	5,989
Montréal	49,936,519	48,426,267	1,276,939	1,378,246	404,591	498,796
Québec	8,147,510	9,304,194	346,979	278,961	39,871	39,881
St-Hyacinthe	230,449	330,483	15,884	16,931	3,329	5,041
Shawinigan	56,053	55,070	5,344	5,627	2,360	2,611
Sherbrooke	263,679	339,932	18,663	21,176	13,578	14,940
Trois-Rivières	190,463	224,152	13,918	12,943	7,174	7,998
Valleyfield	67,726	75,649	5,226	6,164	2,623	3,102
<u>Total - 10 centres</u>	<u>59,395,184</u>	<u>59,292,688</u>	<u>1,713,296</u>	<u>1,756,080</u>	<u>487,932</u>	<u>591,330</u>
Ontario:						
Brantford	325,606	320,531	19,729	28,181	19,057	19,203
Chatham	388,594	648,466	18,161	16,403	15,973	17,983
Cornwall	135,348	145,305	13,213	12,856	9,828	10,954
Guelph	235,228	306,667	22,002	24,898	17,721	21,678
Hamilton	2,683,258	3,476,677	177,092	171,712	123,065	125,628
Kingston	231,804	210,546	32,763	37,912	33,151	37,875
Kitchener	716,440	815,037	49,235	47,668	42,457	48,088
London	1,754,239	2,006,328	83,938	91,717	83,409	94,828
Niagara Falls	174,626	190,364	17,871	19,486	15,244	15,931
Oshawa	1,757,098	1,486,310	36,003	41,534	27,528	43,890
Ottawa	3,414,867	4,026,824	264,043	314,337	198,688	252,811
Peterborough	178,878	206,670	21,173	21,681	19,360	21,517
St. Catharines	471,573	574,158	29,480	30,371	26,450	28,920
Sarnia	527,084	621,264	23,849	24,521	21,388	22,693
Sault Ste. Marie	454,149	426,351	21,882	23,421	16,069	19,277
Sudbury	239,042	231,392	31,681	33,366	27,541	27,615
Thunder Bay	366,573	445,551	35,847	36,280	34,043	36,408
Timmins	109,044	99,902	13,327	12,373	8,521	8,551
Toronto	108,039,502	154,561,719	2,041,395	1,447,105	893,490	1,114,990
Windsor	1,247,988	1,642,741	88,455	107,488	66,698	65,045
<u>Total - 20 centres</u>	<u>123,450,941</u>	<u>172,442,803</u>	<u>3,041,139</u>	<u>2,543,310</u>	<u>1,699,681</u>	<u>2,033,885</u>
Manitoba:						
Brandon	93,276	117,556	13,542	14,014	15,894	15,538
Winnipeg	8,488,569	8,627,016	211,594	195,753	214,932	227,034
<u>Total - 2 centres</u>	<u>8,581,845</u>	<u>8,744,572</u>	<u>225,136</u>	<u>209,767</u>	<u>230,826</u>	<u>242,572</u>
Saskatchewan:						
Moose Jaw	63,246	89,529	10,926	12,431	13,496	16,837
Prince Albert	94,667	112,500	6,560	8,628	12,067	15,112
Regina	2,258,453	2,515,250	47,767	43,171	62,810	75,316
Saskatoon	642,442	822,804	34,743	39,696	57,144	72,398
<u>Total - 4 centres</u>	<u>3,058,808</u>	<u>3,540,083</u>	<u>99,996</u>	<u>103,926</u>	<u>145,517</u>	<u>179,663</u>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	10,360,282	12,513,648	208,147	285,373	388,888	400,045
Edmonton	8,015,982	9,454,249	214,097	222,611	322,312	374,668
Lethbridge	227,878	275,979	18,494	22,035	34,325	49,878
Medicine Hat	106,683	183,150	10,362	11,134	18,271	21,044
<u>Total - 4 centres</u>	18,710,825	22,427,026	451,100	541,153	763,796	845,635
British Columbia - Colombie-Britannique:						
Vancouver	14,811,358	16,289,949	485,160	520,887	561,836	605,535
Victoria	3,278,639	4,528,928	97,044	94,857	92,940	97,302
<u>Total - 2 centres</u>	18,089,997	20,818,877	582,204	615,744	654,776	702,837
<u>TOTAL - 50 CENTRES</u>	236,192,772	293,357,363	6,328,401	6,004,002	4,209,733	4,836,313

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
<b>1978</b>						
March - Mars	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April - Avril	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May - Mai	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June - Juin	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July - Juillet	244,436,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August - Août	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September - Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October - Octobre	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November - Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,002	1.98
December - Décembre	288,288,589	17,255,648	200.48	8,173,243	77,302,215	1.27
<b>1979</b>						
January - Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05
February - Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90
March - Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLÉAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative Years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929	11,504,782	191,235	4,220,848	4,660,142(2)	1,644,222	788,335
1930	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1932	5,485,120	129,233	1,880,528	2,045,682	1,041,221(3)	388,456
1935	7,151,097	264,460	2,059,698	3,413,815	1,029,204	383,920
1940	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950	21,036,876	553,723(5)	6,392,333	9,029,068(6)	3,335,352	1,726,400
1955	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1968	145,859,823	3,434,610	41,447,027	70,530,459	20,238,564	10,209,163
1969	164,193,764	3,984,449	47,170,531	79,139,206	21,140,502	12,759,076
1970	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971	202,602,350	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974	356,207,894	7,479,192	87,937,543	186,100,662	46,453,917	28,236,580
1975	478,465,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020
1976	565,751,829	11,316,395	148,670,161	287,211,763	73,616,531	44,936,979
1977	629,462,080	12,464,058	170,989,798	312,322,537	83,192,731	50,492,956
1978	683,164,358	12,923,135	168,468,302	355,886,697	92,738,216	53,148,008
1979	858,807,259	15,397,205	164,141,088	501,838,665	113,358,280	64,072,021

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

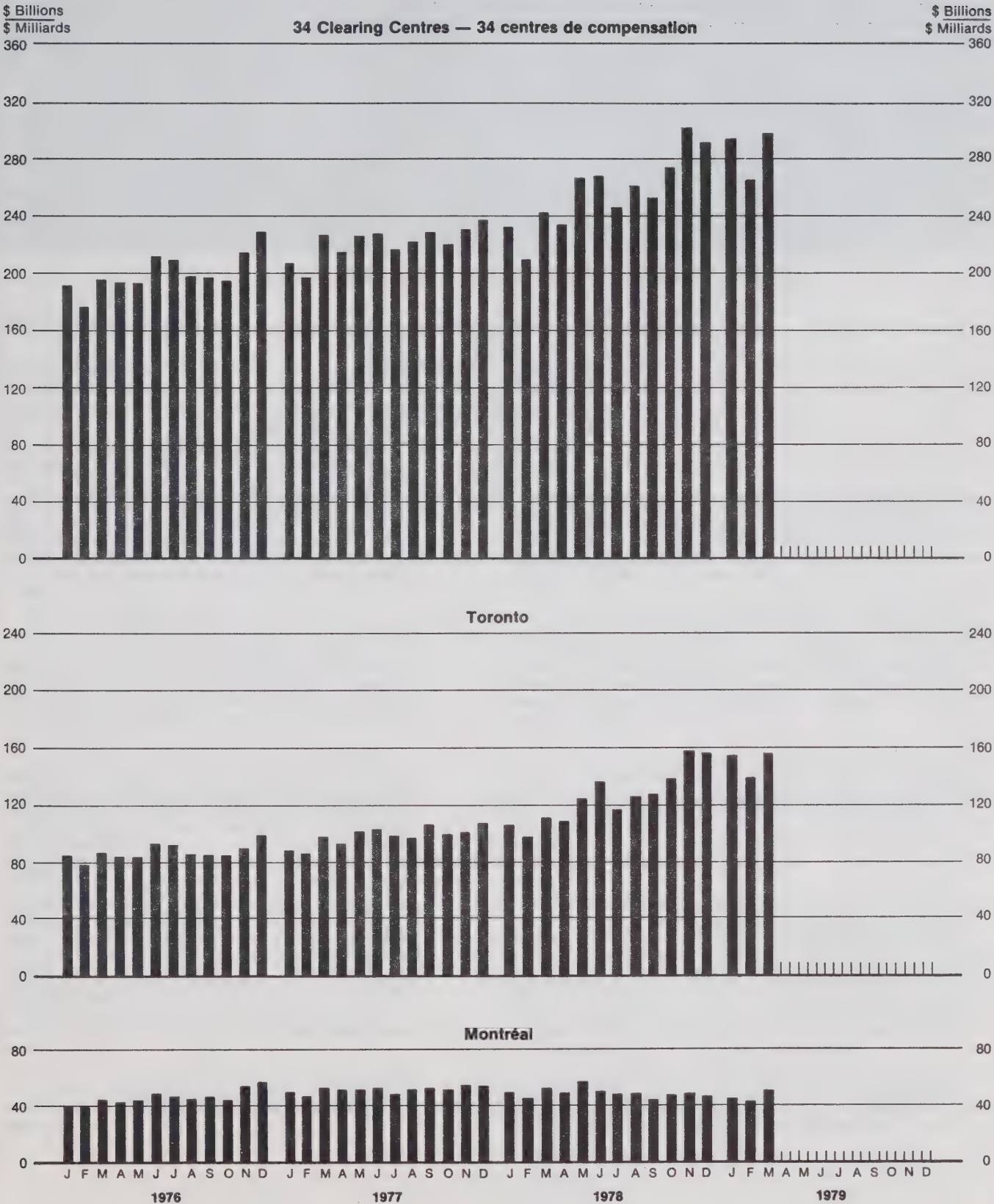
r revised figures.

r nombres rectifiés.



Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada







# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

CHEQUES CASHED

APRIL 1979

Content

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time.

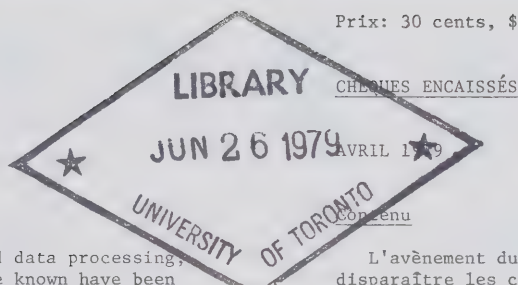
The cheques drawn on the Receiver General for Canada or cheques drawn on the deposit accounts held in the name of the Receiver General for Canada are shown exclusively in Table 2, effective with the March 1979 issue. These debits reflect the data from the nine clearing centres maintained by the Bank of Canada for settlement of cheques drawn on the Receiver General for Canada.

The data in Tables 1, 3, 4 and 5 and in charts, as well as the references made to the value of cheques cashed in the Highlights do not include cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada.

Highlights

The value of cheques cashed in 50 clearing centres in April totalled \$309,852 million, 29.7% above the value for the corresponding month of 1978. Payments in seven of the 10 provinces rose in comparison. Debits increased in Prince Edward Island by 10.3%, Nova Scotia by 28.5%, New Brunswick by 31.5%, Ontario by 49.0%, Manitoba by 23.5%, Alberta by 27.4%, and British Columbia by 23.9%. Debits decreased in Newfoundland by 1.3%, Quebec by 3.2% and Saskatchewan by 10.7%.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

June 1979  
5-4404-509CHEQUES ENCAISSÉS

AVRIL 1979

Contenu

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable.

Les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979. Ces débits proviennent des neuf centres de compensation maintenus par la Banque du Canada pour le règlement des chèques tirés sur le Receveur Général du Canada.

Les données des tableaux 1, 3, 4 et 5 et les graphiques, ainsi que toutes références à la valeur des chèques encaissés dans les Faits saillants ne comprennent pas les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada.

Faits saillants

La valeur des chèques encaissés dans 50 centres de compensation en avril s'élevait à \$309,852 millions soit 29.7 % de plus qu'en avril 1978. Les comparaisons pour le mois d'avril montrent que les versements ont augmenté dans sept des 10 provinces. Les débits ont augmenté de 10.3 % dans l'Île-du-Prince-Édouard, de 28.5 % en Nouvelle-Écosse, de 31.5 % au Nouveau-Brunswick, de 49.0 % en Ontario, de 23.5 % au Manitoba, de 27.4 % en Alberta et de 23.9 % en Colombie Britannique. Les débits ont accusé une baisse de 1.3 % à Terre Neuve, de 3.2 % au Québec et de 10.7 % en Saskatchewan.

Toutes demandes de renseignements sur le présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

Juin 1979  
5-4404-509



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	April Avril			First four months Quatre premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,381,504	1,363,829	0.99	5,660,384	6,823,373	1.21
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown	199,358	219,852	1.10	722,805	902,279	1.25
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,519	17,888	1.08	64,903	76,181	1.17
Halifax	1,956,033	2,494,433	1.28	8,046,452	8,966,000	1.11
Sydney	183,220	257,037	1.40	780,619	1,022,038	1.31
<u>Total - 3 centres</u>	<u>2,155,772</u>	<u>2,769,358</u>	<u>1.28</u>	<u>8,891,974</u>	<u>10,064,219</u>	<u>1.13</u>
New Brunswick - Nouveau-Brunswick:						
Fredericton	587,878	728,090	1.24	2,118,226	2,501,281	1.18
Moncton	285,078	351,059	1.23	1,106,140	1,378,902	1.25
Saint John	576,821	827,314	1.43	2,309,595	3,265,565	1.41
<u>Total - 3 centres</u>	<u>1,449,777</u>	<u>1,906,463</u>	<u>1.32</u>	<u>5,533,961</u>	<u>7,145,748</u>	<u>1.29</u>
Québec:						
Chicoutimi	294,041	282,149	0.96	1,044,494	1,115,781	1.07
Drummondville	105,710	140,283	1.33	437,908	437,578	1.00
Granby	155,070	177,076	1.14	617,296	714,121	1.16
Montréal	48,847,439	48,507,733	0.99	195,117,442	186,319,696	0.95
Québec	11,078,855	9,234,412	0.83	32,402,754	34,417,963	1.06
St-Hyacinthe	261,234	332,271	1.27	945,931	1,253,227	1.32
Shawinigan	54,463	66,549	1.22	237,029	253,667	1.07
Sherbrooke	309,995	372,445	1.20	1,184,395	1,518,019	1.28
Trois-Rivières	211,834	224,911	1.06	842,852	970,594	1.15
Valleyfield	76,015	87,182	1.15	289,913	331,452	1.14
<u>Total - 10 centres</u>	<u>61,394,656</u>	<u>59,425,011</u>	<u>0.97</u>	<u>233,120,014</u>	<u>227,332,098</u>	<u>0.98</u>
Ontario:						
Brantford	389,844	377,258	0.97	1,482,718	1,485,888	1.00
Chatham	420,856	621,393	1.48	1,983,315	3,022,615	1.52
Cornwall	169,533	177,039	1.04	627,405	686,463	1.09
Guelph	259,030	366,189	1.41	1,121,774	1,454,648	1.30
Hamilton	2,947,974	4,031,431	1.37	11,682,540	15,240,109	1.30
Kingston	292,321	279,446	0.96	1,181,853	1,137,455	0.96
Kitchener	798,143	938,808	1.18	3,109,839	3,673,229	1.18
London	1,972,491	2,290,474	1.16	7,981,273	9,026,654	1.13
Niagara Falls	189,809	189,688	1.00	761,118	817,312	1.07
Oshawa	1,468,791	1,531,940	1.04	5,998,126	6,028,844	1.01
Ottawa	3,761,015	4,269,894	1.14	15,128,642	17,607,874	1.16
Peterborough	208,355	220,672	1.06	827,863	930,849	1.12
St. Catharines	489,093	703,732	1.44	2,011,881	2,710,857	1.35
Sarnia	528,427	543,155	1.03	2,347,674	2,587,268	1.10
Sault Ste. Marie	331,947	365,760	1.10	1,743,582	2,064,743	1.18
Sudbury	302,670	317,569	1.05	1,166,118	1,184,109	1.02
Thunder Bay	442,963	529,925	1.20	1,749,798	2,064,899	1.18
Timmins	119,577	124,215	1.04	475,591	496,310	1.04
Toronto	108,334,502	166,602,569	1.54	422,254,383	618,277,140	1.46
Windsor	1,546,823	1,757,925	1.14	5,590,507	6,608,079	1.18
<u>Total - 20 centres</u>	<u>124,974,172</u>	<u>186,239,082</u>	<u>1.49</u>	<u>489,226,000</u>	<u>697,105,345</u>	<u>1.42</u>
Manitoba:						
Brandon	129,433	137,600	1.06	483,293	563,461	1.17
Winnipeg	7,805,276	9,662,959	1.24	33,159,944	37,412,701	1.13
<u>Total - 2 centres</u>	<u>7,934,709</u>	<u>9,800,559</u>	<u>1.24</u>	<u>33,643,237</u>	<u>37,976,162</u>	<u>1.13</u>
Saskatchewan:						
Moose Jaw	96,982	121,803	1.26	362,476	478,504	1.32
Prince Albert	99,941	127,490	1.28	434,527	533,402	1.23
Regina	3,087,271	2,604,281	0.84	10,027,768	9,988,790	1.00
Saskatoon	857,247	846,625	0.99	3,091,331	3,442,254	1.11
<u>Total - 4 centres</u>	<u>4,141,441</u>	<u>3,700,199</u>	<u>0.89</u>	<u>13,916,102</u>	<u>14,442,950</u>	<u>1.04</u>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	April			First four months		
	Avril			Quatre premiers mois		
	1978	1979	<u>1979</u> <u>1978</u>	1978	1979	<u>1979</u> <u>1978</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	9,923,045	12,365,745	1.25	43,077,227	55,497,260	1.29
Edmonton	8,106,277	10,503,751	1.30	30,999,135	40,241,325	1.30
Lethbridge	277,965	360,769	1.30	1,123,888	1,342,787	1.19
Medicine Hat	126,805	254,775	2.01	488,869	843,594	1.73
<u>Total - 4 centres</u>	18,434,092	23,485,040	1.27	75,689,119	97,924,966	1.29
British Columbia - Colombie-Britannique:						
Vancouver	13,999,791	16,692,935	1.19	58,158,841	67,929,392	1.17
Victoria	2,903,952	4,249,286	1.46	11,892,910	17,084,850	1.44
<u>Total - 2 centres</u>	16,903,743	20,942,221	1.24	70,051,751	85,014,242	1.21
<u>TOTAL - 50 CENTRES</u>	238,969,224	309,851,614	1.30	936,455,347	1,184,731,382	1.27

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	April			First four months		
	Avril			Quatre premiers mois		
	1978	1979	<u>1979</u> <u>1978</u>	1978	1979	<u>1979</u> <u>1978</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	424,098	503,704	1.19	1,265,355	1,385,888	1.10
Calgary	322,030	360,204	1.12	886,280	923,408	1.04
Regina	124,054	179,119	1.44	353,023	428,479	1.21
Winnipeg	280,421	341,829	1.22	786,551	830,140	1.06
Toronto	1,257,734	1,463,676	1.16	3,452,955	3,655,506	1.06
Ottawa	4,237,308	5,992,556	1.41	16,705,173	19,850,723	1.19
Montréal	1,139,116	1,219,807	1.07	3,331,023	3,574,335	1.07
Saint John	140,927	72,830	0.52	416,618	219,142	0.53
Halifax	321,662	475,568	1.48	1,007,299	1,359,504	1.35
Canada	8,247,350	10,609,293	1.29	28,204,277	32,227,125	1.14

TABLE 3. Cheques Cashed by Type of Account

TABEAU 3. Chèques tirés par type de compte

	April — Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's	1,289,346	1,244,449	61,308	80,651	30,850	38,729
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown	179,592	197,026	8,893	10,775	10,873	12,051
Nova Scotia — Nouvelle-Écosse:						
Glace Bay	13,066	13,880	1,761	1,952	1,692	2,056
Halifax	1,830,282	2,337,616	52,864	66,836	72,887	89,981
Sydney	161,403	238,353	13,425	7,540	8,392	11,144
<u>Total — 3 centres</u>	2,004,751	2,589,849	68,050	76,328	82,971	103,181
New Brunswick — Nouveau-Brunswick:						
Fredericton	527,479	679,149	42,465	28,837	17,934	20,104
Moncton	251,583	309,565	13,638	16,162	19,857	25,332
Saint John	537,237	772,185	20,279	29,288	19,305	25,841
<u>Total — 3 centres</u>	1,316,299	1,760,899	76,382	74,287	57,096	71,277
Québec:						
Chicoutimi	272,516	257,512	14,324	15,313	7,201	9,324
Drummondville	95,635	126,221	7,706	10,257	2,369	3,805
Granby	143,783	163,073	6,659	7,658	4,628	6,345
Montréal	47,112,207	46,773,634	1,315,868	1,267,882	419,364	466,217
Québec	10,728,146	8,929,183	314,946	265,886	35,763	39,343
St-Hyacinthe	242,807	310,290	14,992	17,638	3,435	4,343
Shawinigan	47,366	58,199	4,844	5,555	2,253	2,795
Sherbrooke	279,762	337,859	17,738	20,538	12,495	14,048
Trois-Rivières	193,528	203,216	11,560	13,974	6,746	7,721
Valleyfield	68,077	77,398	5,375	6,434	2,563	3,350
<u>Total — 10 centres</u>	59,183,827	57,236,585	1,714,012	1,631,135	496,817	557,291
Ontario:						
Brantford	351,638	336,067	19,677	21,284	18,529	19,907
Chatham	386,615	579,208	21,458	23,369	12,783	18,816
Cornwall	147,126	150,746	12,439	15,428	9,968	10,865
Guelph	220,066	317,462	21,954	27,236	17,010	21,491
Hamilton	2,672,433	3,731,185	161,737	165,780	113,804	134,466
Kingston	230,040	204,238	30,780	40,419	31,501	34,789
Kitchener	710,051	848,781	49,003	45,168	39,089	44,859
London	1,816,176	2,114,380	79,078	86,241	77,237	89,853
Niagara Falls	159,388	157,054	16,678	18,727	13,743	13,907
Oshawa	1,399,963	1,443,801	42,521	38,895	26,307	49,244
Ottawa	3,370,091	3,809,376	198,702	241,122	192,222	219,396
Peterborough	169,792	177,345	19,830	21,611	18,733	21,716
St. Catharines	436,023	642,705	29,727	32,102	23,343	28,925
Sarnia	485,656	498,030	22,855	23,884	19,916	21,241
Sault Ste. Marie	294,218	324,554	22,145	21,862	15,584	19,344
Sudbury	245,693	257,449	31,147	32,580	25,838	27,540
Thunder Bay	377,527	449,970	34,502	42,634	30,934	37,321
Timmins	96,542	102,844	15,417	13,066	7,618	8,305
Toronto	105,324,951	164,047,247	2,083,000	1,439,742	926,551	1,115,580
Windsor	1,329,038	1,587,240	149,017	104,613	68,768	66,072
<u>Total — 20 centres</u>	120,223,027	181,779,682	3,061,667	2,455,763	1,689,478	2,003,637
Manitoba:						
Brandon	99,835	107,507	14,995	13,577	14,603	16,516
Winnipeg	7,375,676	9,228,909	238,912	183,084	190,688	250,966
<u>Total — 2 centres</u>	7,475,511	9,336,416	253,907	196,661	205,291	267,482
Saskatchewan:						
Moose Jaw	72,419	91,489	10,681	13,246	13,882	17,068
Prince Albert	76,999	106,084	10,043	7,097	12,899	14,309
Regina	2,986,179	2,430,296	40,096	43,146	60,996	130,839
Saskatoon	764,357	727,325	34,176	40,325	58,714	78,975
<u>Total — 4 centres</u>	3,899,954	3,355,194	94,996	103,814	146,491	241,191



TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	9,382,360	11,649,058	192,240	282,677	348,445	434,010
Edmonton	7,606,559	9,905,094	206,469	220,531	293,249	378,126
Lethbridge	227,707	291,652	15,492	19,402	34,766	49,715
Medicine Hat	100,593	220,973	9,111	12,057	17,101	21,745
<u>Total - 4 centres</u>	17,317,219	22,066,777	423,312	534,667	693,561	883,596
British Columbia - Colombie-Britannique:						
Vancouver	13,104,938	15,569,705	434,092	527,032	460,761	596,198
Victoria	2,744,469	4,056,199	75,870	100,969	83,613	92,118
<u>Total - 2 centres</u>	15,849,407	19,625,904	509,962	628,001	544,374	688,316
<u>TOTAL - 50 CENTRES</u>	228,738,933	299,192,781	6,272,489	5,792,082	3,957,802	4,866,751

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1978						
April - Avril	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May - Mai	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June - Juin	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July - Juillet	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August - Août	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September - Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October - Octobre	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November - Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,002	1.98
December - Décembre	288,288,589	17,255,648	200.48	8,173,243	77,302,215	1.27
1979						
January - Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05
February - Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90
March - Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89
April - Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929	15,128,086	256,132	5,368,501	6,193,617 (2)	2,267,513	1,042,323
1930	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932	8,159,030	171,755	2,476,438	3,570,942	1,420,325	519,570
1935	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945	19,687,569	438,814	5,718,120	9,148,327 (4)	3,155,701	1,226,607
1950	28,479,818	741,739 (5)	8,573,674	12,251,900 (6)	4,535,188	2,377,317
1955	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1968	194,265,264	4,573,608	55,578,341	91,605,644	28,692,211	13,815,460
1969	222,962,120	5,280,103	62,790,042	107,578,612	29,912,495	17,400,868
1970	246,419,755	6,293,165	64,022,539	124,231,461 (7)	33,789,786	18,082,804
1971	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974	485,221,972	9,982,756	119,496,097	253,599,195	62,417,210	39,726,714
1975	653,306,843	11,756,747	165,618,285	340,446,770	83,293,121	52,191,920
1976	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833
1978	917,414,554	17,122,571	228,704,591	478,287,183	123,248,458	70,051,751
1979	1,163,302,984	20,433,840	222,255,678	685,255,146	150,344,078	85,014,242

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

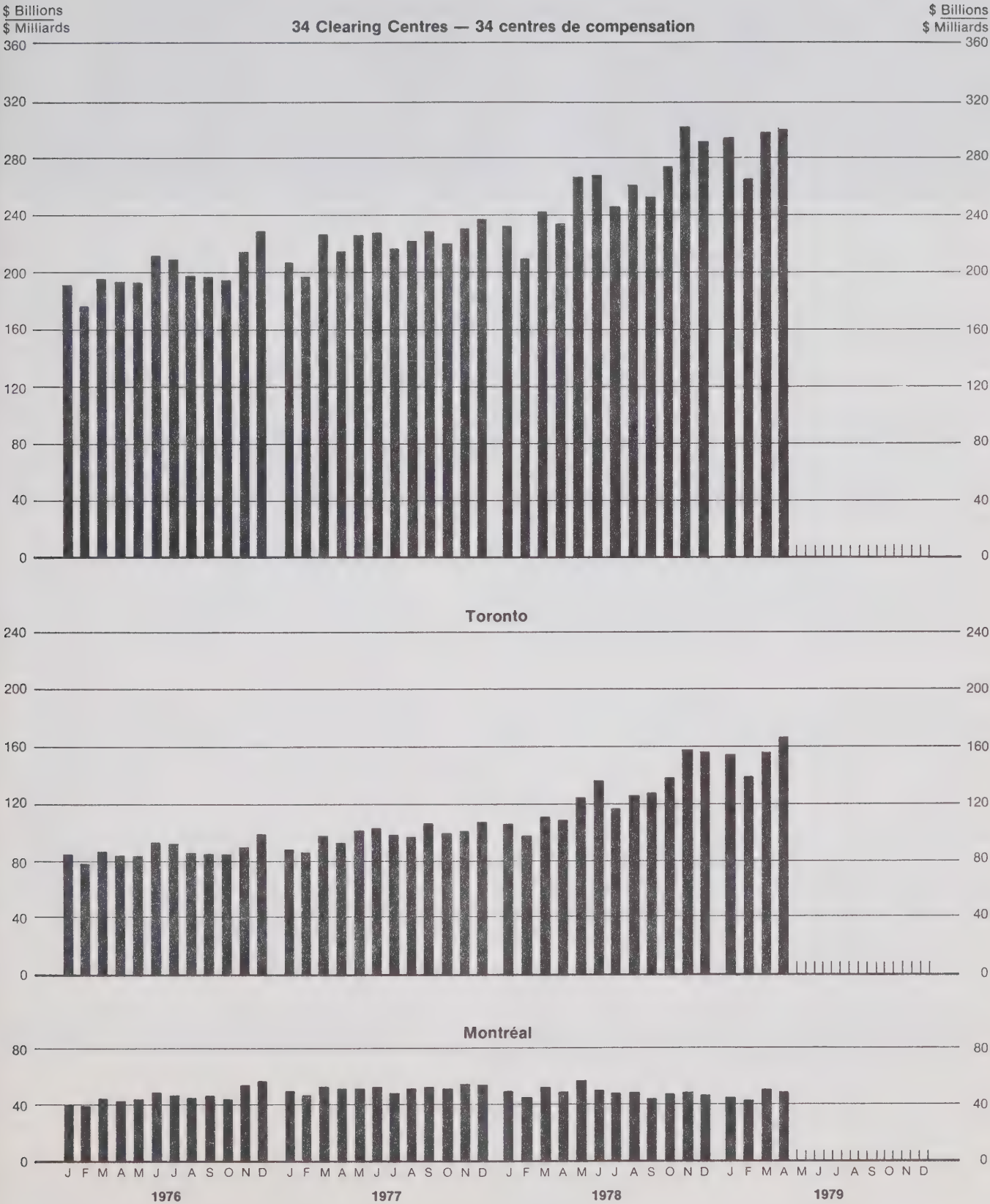
(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

r revised figures.

r nombres rectifiés.

Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada









# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

Prix: 30 cents, \$3.00 par année

CHEQUES CASHEDCHÈQUES ENCAISSÉS

MAY 1979

MAI 1979

ContentContenu

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time.

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leurs ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable.

The cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada are shown exclusively in Table 2, effective with the March 1979 issue. These debits reflect the data from the nine clearing centres maintained by the Bank of Canada for settlement of cheques drawn on the Receiver General for Canada.

Les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada sont inclus exclusivement dans le Tableau 2, à partir du bulletin de mars 1979. Ces débits proviennent des neuf centres de compensation maintenus par la Banque du Canada pour le règlement des chèques tirés sur le Receveur Général du Canada.

The data in Tables 1, 3, 4 and 5 and in the charts, as well as the references made to the value of cheques cashed in the Highlights do not include cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada.

Les données des tableaux 1, 3, 4 et 5 et des graphiques, ainsi que toutes références à la valeur des chèques encaissés dans les Faits saillants ne comprennent pas les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada.

HighlightsFaits saillants

The value of cheques cashed in the 50 clearing centres in May totalled \$325,634 million, 20.3% above the value for the corresponding month of 1978. Payments in six of the 10 provinces rose in comparison. Debits increased in Nova Scotia by 64.4%, New Brunswick by 26.9%, Ontario by 32.5%, Saskatchewan by 31.6%, Alberta by 31.1%, and British Columbia by 15.2%. Debits decreased in Newfoundland by 12.7%, Prince Edward Island by 15.5%, Quebec by 4.3% and Manitoba by 8.9%.

La valeur des chèques encaissés dans 50 centres de compensation en mai s'élevait à \$325,634 millions soit 20.3 % de plus qu'en mai 1978. Les comparaisons pour le mois de montrent que les versements ont augmenté dans six des 10 provinces. Les débits ont augmenté de 64.4 % en Nouvelle-Écosse, de 26.9 % au Nouveau-Brunswick, de 32.5 % en Ontario, de 31.6 % en Saskatchewan, de 31.1 % en Alberta et de 15.2 % en Colombie-Britannique. Les débits ont accusé une baisse de 12.7 % à Terre Neuve, de 15.5 % dans l'Île-du-Prince-Édouard, de 4.3 % au Québec et de 8.9 % au Manitoba.

Inquiries about this publication should be addressed to Financial Institutions Sections, Business Finance Division, Ottawa, Ontario K1A 0T6 (telephone: 995-9771).

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

July 1979  
5-4404-509Juillet 1979  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	May Mai			First five months Cinq premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,505,423	1,313,792	0.87	7,165,807	8,137,165	1.14
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	206,239	174,361	0.85	929,044	1,076,640	1.16
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	19,635	21,517	1.10	84,538	97,698	1.16
Halifax	1,905,088	3,313,375	1.74	9,951,540	12,279,375	1.23
Sydney	254,263	247,786	0.97	1,034,882	1,269,824	1.23
<u>Total - 3 centres</u>	2,178,986	3,582,678	1.64	11,070,960	13,646,897	1.23
New Brunswick - Nouveau-Brunswick:						
Fredericton	616,846	589,490	0.96	2,735,072	3,090,771	1.13
Moncton	316,253	405,109	1.28	1,422,393	1,784,011	1.25
Saint John	525,625	856,780	1.63	2,835,220	4,122,345	1.45
<u>Total - 3 centres</u>	1,458,724	1,851,379	1.27	6,992,685	8,997,127	1.29
Québec:						
Chicoutimi	314,445	319,003	1.01	1,358,939	1,434,784	1.06
Drummondville	136,414	166,018	1.22	574,322	603,596	1.05
Cranby	200,798	211,765	1.05	818,094	925,886	1.13
Montréal	56,630,865	52,793,367	0.93	251,748,307	239,113,063	0.95
Québec	10,224,476	10,904,857	1.07	42,627,230	45,322,820	1.06
St-Hyacinthe	291,744	369,823	1.27	1,237,675	1,623,050	1.31
Shawinigan	64,608	76,869	1.19	301,637	330,536	1.10
Sherbrooke	345,097	435,841	1.26	1,529,492	1,953,860	1.28
Trois-Rivières	279,246	269,755	0.97	1,122,098	1,240,349	1.11
Valleyfield	88,696	102,543	1.16	378,609	433,995	1.15
<u>Total - 10 centres</u>	68,576,389	65,649,841	0.96	301,696,403	292,981,939	0.97
Ontario:						
Brantford	468,842	420,240	0.90	1,951,560	1,906,128	0.98
Chatham	444,830	596,874	1.34	2,428,145	3,619,489	1.49
Cornwall	194,379	190,187	0.98	821,784	876,650	1.07
Guelph	324,212	380,037	1.17	1,445,986	1,834,685	1.27
Hamilton	3,564,121	4,212,052	1.18	15,246,661	19,452,161	1.28
Kingston	381,990	321,043	0.84	1,563,843	1,458,498	0.93
Kitchener	966,668	1,081,811	1.12	4,076,507	4,755,040	1.17
London	2,548,537	2,980,810	1.17	10,529,810	12,007,464	1.14
Niagara Falls	248,256	260,677	1.05	1,009,374	1,077,989	1.07
Oshawa	1,651,610	1,962,473	1.19	7,649,736	7,991,317	1.04
Ottawa	4,341,594	5,483,195	1.26	19,470,236	23,091,069	1.19
Peterborough	276,205	293,348	1.06	1,104,068	1,224,197	1.11
St. Catharines	606,806	774,279	1.28	2,618,687	3,485,136	1.33
Sarnia	598,364	615,379	1.03	2,946,038	3,202,647	1.09
Sault Ste. Marie	473,192	295,562	0.62	2,216,774	2,360,305	1.06
Sudbury	358,357	384,721	1.07	1,524,475	1,568,830	1.03
Thunder Bay	522,354	557,034	1.07	2,272,152	2,621,933	1.15
Timmins	135,961	167,838	1.23	611,552	664,148	1.09
Toronto	124,893,642	168,570,277	1.35	547,148,025	786,847,417	1.44
Windsor	1,398,697	1,800,096	1.29	6,989,204	8,408,175	1.20
<u>Total - 20 centres</u>	144,398,617	191,347,933	1.33	633,624,617	888,453,278	1.40
Manitoba:						
Brandon	155,572	172,904	1.11	638,865	736,365	1.15
Winnipeg	9,478,244	8,604,295	0.91	42,638,188	46,016,996	1.08
<u>Total - 2 centres</u>	9,633,816	8,777,199	0.91	43,277,053	46,753,361	1.08
Saskatchewan:						
Moose Jaw	118,334	144,013	1.22	480,810	622,517	1.29
Prince Albert	156,663	164,084	1.05	591,190	697,486	1.18
Regina	2,146,177	2,920,057	1.36	12,173,945	12,908,847	1.06
Saskatoon	786,981	995,127	1.26	3,878,312	4,437,381	1.14
<u>Total - 4 centres</u>	3,208,155	4,223,281	1.32	17,124,257	18,666,231	1.09



TABLE 1. Cheques Cashed Against Individual Accounts -- Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels -- fin

	May Mai			First five months Cinq premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	10,613,842	14,482,296	1.36	53,691,069	69,979,556	1.30
Edmonton	8,741,815	10,916,997	1.25	39,740,950	51,158,322	1.29
Lethbridge	328,862	392,376	1.19	1,452,750	1,735,163	1.19
Medicine Hat	163,643	238,671	1.46	652,512	1,082,265	1.66
<u>Total - 4 centres</u>	19,848,162	26,030,340	1.31	95,537,281	123,955,306	1.30
British Columbia -- Colombie- Britannique:						
Vancouver	16,395,646	18,643,728	1.14	74,554,487	86,573,120	1.16
Victoria	3,297,961	4,039,232	1.22	15,190,871	21,124,082	1.39
<u>Total - 2 centres</u>	19,693,607	22,682,960	1.15	89,745,358	107,697,202	1.20
<u>TOTAL - 50 CENTRES</u>	270,708,118	325,633,764	1.20	1,207,163,465	1,510,365,146	1.25

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	May Mai			First five months Cinq premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Vancouver	453,190	569,423	1.26	1,718,545	1,955,311	1.14
Calgary	339,660	416,027	1.22	1,225,940	1,339,435	1.09
Regina	153,836	161,302	1.05	506,859	589,781	1.16
Winnipeg	288,652	309,183	1.07	1,075,203	1,139,323	1.06
Toronto	1,335,708	1,428,433	1.07	4,788,663	5,083,939	1.06
Ottawa	4,248,366	4,521,978	1.06	20,953,539	24,372,701	1.16
Montréal	1,011,512	1,134,269	1.12	4,342,535	4,708,604	1.08
Saint John	125,841	61,731	0.49	542,459	280,873	0.52
Halifax	306,971	406,553	1.32	1,314,270	1,766,057	1.34
Canada	8,263,736	9,008,899	1.09	36,468,013	41,236,024	1.13

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,387,998	1,204,908	73,643	62,739	43,782	46,145
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	180,196	139,814	11,940	17,266	14,103	17,281
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,231	16,235	2,193	2,724	2,211	2,558
Halifax	1,740,788	3,111,392	71,030	97,003	93,270	104,980
Sydney	233,569	223,201	9,791	10,750	10,903	13,835
<u>Total - 3 centres</u>	<u>1,989,588</u>	<u>3,350,828</u>	<u>83,014</u>	<u>110,477</u>	<u>106,384</u>	<u>121,373</u>
New Brunswick - Nouveau-Brunswick:						
Fredericton	557,586	529,322	35,894	37,136	23,366	23,032
Moncton	270,121	351,567	21,129	21,383	25,003	32,159
Saint John	468,120	791,416	31,183	33,858	26,322	31,506
<u>Total - 3 centres</u>	<u>1,295,827</u>	<u>1,672,305</u>	<u>88,206</u>	<u>92,377</u>	<u>74,691</u>	<u>86,697</u>
Québec:						
Chicoutimi	286,931	289,783	17,417	19,772	10,097	9,448
Drummondville	122,416	144,880	10,951	15,445	3,047	5,693
Granby	185,747	193,797	9,389	11,126	5,662	6,842
Montréal	54,559,706	50,490,477	1,561,615	1,734,274	509,544	568,616
Québec	9,860,351	10,413,879	320,016	421,364	44,109	69,614
St-Hyacinthe	266,866	338,565	20,703	26,386	4,175	4,872
Shawinigan	54,370	66,439	7,382	7,058	2,856	3,372
Sherbrooke	307,489	389,213	23,328	28,848	14,280	17,780
Trois-Rivières	253,853	241,918	16,946	19,769	8,447	8,068
Valleyfield	78,090	91,044	7,401	7,762	3,205	3,737
<u>Total - 10 centres</u>	<u>65,975,819</u>	<u>62,659,995</u>	<u>1,995,148</u>	<u>2,291,804</u>	<u>605,422</u>	<u>698,042</u>
Ontario:						
Brantford	419,624	367,573	27,391	27,699	21,827	24,968
Chatham	398,171	545,606	26,571	27,831	20,088	23,437
Cornwall	163,450	157,701	19,010	19,666	11,919	12,820
Guelph	269,893	323,070	33,378	32,584	20,941	24,383
Hamilton	3,189,607	3,838,411	225,565	228,080	148,949	145,561
Kingston	291,090	216,122	46,851	56,954	44,049	47,967
Kitchener	850,926	965,386	57,495	61,244	58,247	55,181
London	2,345,155	2,756,694	105,931	112,406	97,451	111,710
Niagara Falls	208,512	219,551	23,793	24,240	15,951	16,886
Oshawa	1,571,884	1,868,460	49,898	55,472	29,828	38,541
Ottawa	3,830,469	4,947,522	272,099	284,011	239,026	251,662
Peterborough	223,643	236,541	28,995	29,771	23,567	27,036
St. Catharines	532,654	697,548	46,279	42,765	27,873	33,966
Sarnia	539,291	549,065	34,912	31,737	24,161	34,577
Sault Ste. Marie	419,363	238,141	33,327	35,201	20,502	22,220
Sudbury	284,822	309,966	43,049	42,846	30,486	31,909
Thunder Bay	430,214	463,353	51,458	51,068	40,682	42,613
Timmins	111,503	132,950	14,619	23,618	9,839	11,270
Toronto	121,151,601	165,349,340	2,594,192	1,912,079	1,147,849	1,308,858
Windsor	1,208,935	1,573,260	122,526	139,965	67,236	86,871
<u>Total - 20 centres</u>	<u>138,440,807</u>	<u>185,756,260</u>	<u>3,857,339</u>	<u>3,239,237</u>	<u>2,100,471</u>	<u>2,352,436</u>
Manitoba:						
Brandon	117,137	127,988	20,108	22,552	18,327	22,364
Winnipeg	8,973,076	8,011,575	252,751	323,696	252,417	269,024
<u>Total - 2 centres</u>	<u>9,090,213</u>	<u>8,139,563</u>	<u>272,859</u>	<u>346,248</u>	<u>270,744</u>	<u>291,388</u>
Saskatchewan:						
Moose Jaw	83,289	105,502	16,153	16,809	18,892	21,702
Prince Albert	132,098	135,008	9,075	11,621	15,490	17,455
Regina	2,009,180	2,776,465	59,885	58,297	77,112	85,295
Saskatoon	668,022	857,488	47,550	52,062	71,409	85,577
<u>Total - 4 centres</u>	<u>2,892,589</u>	<u>3,874,463</u>	<u>132,663</u>	<u>138,789</u>	<u>182,903</u>	<u>210,029</u>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
thousands of dollars - milliers de dollars						
<b>Alberta:</b>						
Calgary	9,885,887	13,536,446	271,902	380,099	456,053	565,751
Edmonton	8,099,222	10,162,333	279,885	337,171	362,708	417,493
Lethbridge	265,998	310,487	23,513	27,774	39,351	54,115
Medicine Hat	126,732	195,507	14,676	16,037	22,235	27,127
<b>Total - 4 centres</b>	<b>18,377,839</b>	<b>24,204,773</b>	<b>589,976</b>	<b>761,081</b>	<b>880,347</b>	<b>1,064,486</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	15,088,183	17,248,222	600,411	704,129	707,052	691,377
Victoria	3,094,878	3,803,949	103,182	120,116	99,901	115,167
<b>Total - 2 centres</b>	<b>18,183,061</b>	<b>21,052,171</b>	<b>703,593</b>	<b>824,245</b>	<b>806,953</b>	<b>806,544</b>
<b>TOTAL - 50 CENTRES</b>	<b>257,813,937</b>	<b>312,055,080</b>	<b>7,808,381</b>	<b>7,884,263</b>	<b>5,085,800</b>	<b>5,694,421</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
<b>1978</b>						
May - Mai	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June - Juin	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July - Juillet	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August - Août	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September - Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October - Octobre	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November - Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,002	1.98
December - Décembre	288,288,589	17,255,648	200.48	8,173,243	77,302,215	1.27
<b>1979</b>						
January - Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05
February - Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90
March - Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89
April - Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83
May - Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	10,657,710 (1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925	10,661,063	221,017	3,240,833	4,291,263	2,195,320	712,630
1929	19,255,760	324,976	6,694,400	7,987,367	2,956,913	1,292,104
1930	15,627,428	285,818	5,471,191	6,399,226 (2)	2,449,117	1,022,076
1932	10,334,208	220,956	3,152,682	4,537,891	1,778,240 (3)	644,439
1935	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945	26,581,560	603,979	7,658,764	12,330,829 (4)	4,318,138	1,669,850
1950	36,469,576	953,471 (5)	10,743,830	15,574,074 (6)	6,083,703	3,114,498
1955	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1968	247,576,218	5,840,490	71,222,842	116,303,855	36,569,414	17,639,617
1969	284,117,257	6,755,656	79,349,429	137,841,755	38,151,072	22,019,345
1970	308,630,218	7,891,418	79,963,211	156,086,332 (7)	41,985,009	22,704,248
1971	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	64,774,033
1976	951,850,227 <sup>r</sup>	19,100,745	250,373,962	481,658,092 <sup>r</sup>	124,902,719	75,814,709
1977	1,068,938,631	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612
1978	1,182,572,240	21,374,960	295,905,029	619,608,302	155,938,591	89,745,358
1979	1,483,060,907	26,322,896	286,389,743	873,276,168	189,374,898	107,697,202

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

<sup>r</sup> revised figures.

<sup>r</sup> nombres rectifiés.

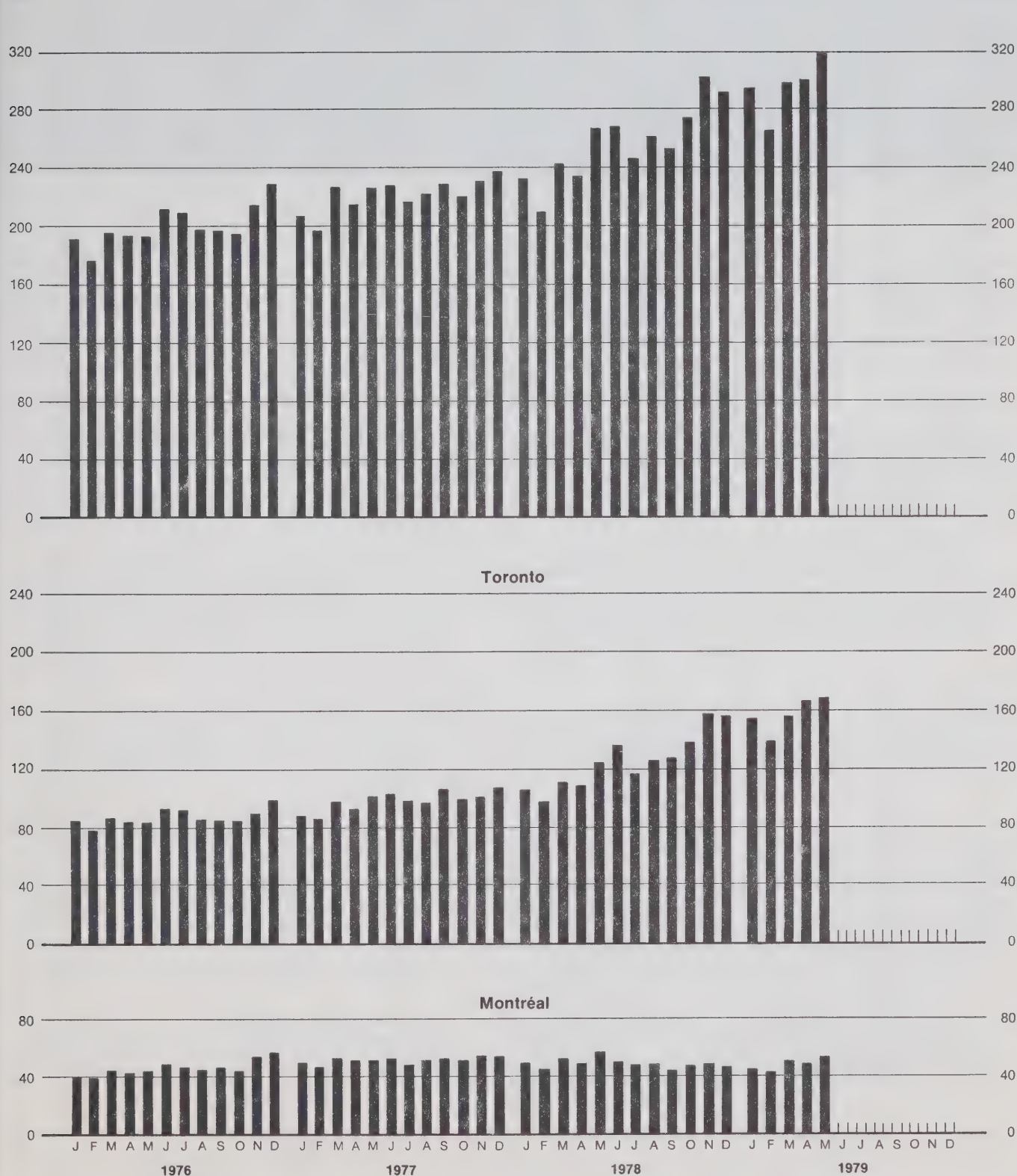
# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

\$ Billions  
\$ Milliards

34 Clearing Centres — 34 centres de compensation

\$ Billions  
\$ Milliards









# Statistics Canada Statistique Canada

Price: 30 cents, \$3.00 a year

## CHEQUES CASHED

JUNE 1979

### Content

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time.

The cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada are shown exclusively in Table 2, effective with the March 1979 issue. These debits reflect the data from the nine clearing centres maintained by the Bank of Canada for settlement of cheques drawn on the Receiver General for Canada.

The data in Tables 1, 3, 4 and 5 and in the charts, as well as the references made to the value of cheques cashed in the Highlights do not include cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada.

### Highlights

The value of cheques cashed in the 50 clearing centres in June totalled \$330,587 million, 20.6% above the value for the corresponding month of 1978. Payments in eight of the 10 provinces rose in comparison. Debits increased in Nova Scotia by 44.6%, New Brunswick by 9.8%, Quebec by 0.8%, Ontario by 23.3%, Manitoba by 18.8%, Saskatchewan by 20.8%, Alberta by 37.0%, and British Columbia by 46.2%. Debits decreased in Newfoundland by 18.3%, and Prince Edward Island by 1.1%.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

August 1979  
5-4404-509

Prix: 30 cents, \$3.00 par année

## CHÈQUES ENCAISSÉS

JUIN 1979

### Contenu

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable.

Les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979. Ces débits proviennent des neuf centres de compensation maintenus par la Banque du Canada pour le règlement des chèques tirés sur le Receveur Général du Canada.

Les données des tableaux 1, 3, 4 et 5 et des graphiques, ainsi que toutes références à la valeur des chèques encaissés dans les Faits saillants ne comprennent pas les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada.

### Faits saillants

La valeur des chèques encaissés dans 50 centres de compensation en juin s'élevait à \$330,587 millions soit 20.6 % de plus qu'en juin 1978. Les comparaisons pour le mois de juin montrent que les versements ont augmenté dans huit des dix provinces. Les débits ont augmenté de 44.6 % en Nouvelle-Écosse, de 9.8 % au Nouveau-Brunswick, de 0.8 % au Québec, de 23.3 % en Ontario, de 18.8 % au Manitoba, de 20.8 % en Saskatchewan, de 37.0 % en Alberta et de 46.2 % en Colombie-Britannique. Les débits ont accusé une baisse de 18.3 % à Terre Neuve et de 1.1 % dans l'Île-du-Prince-Édouard.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

AOût 1979  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	June Juin			First six months Six premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,614,276	1,318,984	0.82	8,780,083	9,456,149	1.08
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown	236,502	233,964	0.99	1,165,546	1,310,604	1.12
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	21,557	23,827	1.11	106,095	121,525	1.15
Halifax	2,267,727	3,363,722	1.48	12,219,267	15,643,097	1.28
Sydney	247,477	279,762	1.13	1,282,359	1,549,586	1.21
<u>Total - 3 centres</u>	2,536,761	3,667,311	1.45	13,607,721	17,314,208	1.27
New Brunswick - Nouveau-Brunswick:						
Fredericton	533,914	553,155	1.04	3,268,986	3,643,926	1.11
Moncton	350,439	398,378	1.14	1,772,832	2,182,389	1.23
Saint John	693,518	781,206	1.13	3,528,738	4,903,551	1.39
<u>Total - 3 centres</u>	1,577,871	1,732,739	1.10	8,570,556	10,729,866	1.25
Québec:						
Chicoutimi	294,048	286,043	0.97	1,652,987	1,720,827	1.04
Drummondville	128,268	142,422	1.11	702,590	746,018	1.06
Granby	190,253	197,033	1.04	1,008,347	1,122,919	1.11
Montréal	49,786,321	51,218,030	1.03	301,534,628	290,331,093	0.96
Québec	9,230,716	8,201,394	0.89	51,857,946	53,524,214	1.03
St-Hyacinthe	308,803	332,240	1.08	1,546,478	1,955,290	1.26
Shawinigan	61,577	74,471	1.21	363,214	405,007	1.12
Sherbrooke	368,680	403,305	1.09	1,898,172	2,357,165	1.24
Trois-Rivières	270,755	262,700	0.97	1,392,853	1,503,049	1.08
Valleyfield	88,499	106,883	1.21	467,108	540,878	1.16
<u>Total - 10 centres</u>	60,727,920	61,224,521	1.01	362,424,323	354,206,460	0.98
Ontario:						
Brantford	501,743	441,035	0.88	2,453,303	2,347,163	0.96
Chatham	478,961	543,042	1.13	2,907,106	4,162,531	1.43
Cornwall	172,626	181,291	1.05	994,410	1,057,941	1.06
Guelph	326,047	363,470	1.11	1,772,033	2,198,155	1.24
Hamilton	3,398,809	4,049,481	1.19	18,645,470	23,501,642	1.26
Kingston	345,250	287,253	0.83	1,909,093	1,745,751	0.91
Kitchener	949,759	1,151,148	1.21	5,026,266	5,906,188	1.18
London	2,392,164	2,640,466	1.10	12,921,974	14,647,930	1.13
Niagara Falls	227,105	251,708	1.11	1,236,479	1,329,697	1.08
Oshawa	2,002,018	1,866,987	0.93	9,651,754	9,858,304	1.02
Ottawa	4,354,126	6,797,272	1.56	23,824,362	29,888,341	1.25
Peterborough	348,413	296,218	0.85	1,452,481	1,520,415	1.05
St. Catharines	599,573	908,182	1.51	3,218,260	4,393,318	1.37
Sarnia	581,715	592,090	1.02	3,527,753	3,794,737	1.08
Sault Ste. Marie	458,136	330,179	0.72	2,674,910	2,690,484	1.01
Sudbury	371,939	359,261	0.97	1,896,414	1,928,091	1.02
Thunder Bay	548,292	583,813	1.06	2,820,444	3,205,746	1.14
Timmins	140,392	145,681	1.04	751,944	809,829	1.08
Toronto	136,228,746	168,804,284	1.24	683,376,771	955,651,701	1.40
Windsor	1,644,948	1,813,124	1.10	8,634,152	10,221,299	1.18
<u>Total - 20 centres</u>	156,070,762	192,405,985	1.23	789,695,379	1,080,859,263	1.37
Manitoba:						
Brandon	149,535	173,781	1.16	788,400	910,146	1.15
Winnipeg	9,147,320	10,872,951	1.19	51,785,508	56,889,947	1.10
<u>Total - 2 centres</u>	9,296,855	11,046,732	1.19	52,573,908	57,800,093	1.10
Saskatchewan:						
Moose Jaw	112,423	132,623	1.18	593,233	755,140	1.27
Prince Albert	146,078	154,690	1.06	737,268	852,176	1.16
Regina	2,133,229	2,661,174	1.25	14,307,174	15,570,021	1.09
Saskatoon	765,784	864,917	1.13	4,644,096	5,302,298	1.14
<u>Total - 4 centres</u>	3,157,514	3,813,404	1.21	20,281,771	22,479,635	1.11

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	June			First six months		
	Juin			Six premiers mois		
	1978	1979	<u>1979</u> 1978	1978	1979	<u>1979</u> 1978
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	11,089,438	14,770,017	1.33	64,780,507	84,749,573	1.31
Edmonton	8,467,829	12,027,705	1.42	48,208,779	63,186,027	1.31
Lethbridge	307,055	381,230	1.24	1,759,805	2,116,393	1.20
Medicine Hat	161,644	262,157	1.62	814,156	1,344,422	1.65
<u>Total - 4 centres</u>	20,025,966	27,441,109	1.37	115,563,247	151,396,415	1.31
British Columbia - Colombie-Britannique:						
Vancouver	15,719,201	21,861,012	1.39	90,273,688	108,434,132	1.20
Victoria	3,226,353	5,841,612	1.81	18,417,224	26,965,694	1.46
<u>Total - 2 centres</u>	18,945,554	27,702,624	1.46	108,690,912	135,399,826	1.25
<u>TOTAL - 50 CENTRES</u>	274,189,981	330,587,373	1.21	1,481,353,446	1,840,952,519	1.24

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	June			First six months		
	Juin			Six premiers mois		
	1978	1979	<u>1979</u> 1978	1978	1979	<u>1979</u> 1978
	\$'000	\$'000		\$'000	\$'000	
Vancouver	420,945	446,624	1.06	2,139,490	2,401,935	1.12
Calgary	306,851	317,520	1.03	1,532,791	1,656,955	1.08
Regina	112,161	118,004	1.05	619,020	707,785	1.14
Winnipeg	226,317	229,039	1.01	1,301,520	1,368,362	1.05
Toronto	1,111,997	1,243,060	1.12	5,900,660	6,326,999	1.07
Ottawa	3,251,143	4,694,248	1.44	24,204,682	29,066,949	1.20
Montréal	914,262	916,893	1.00	5,256,797	5,625,497	1.07
Saint John	103,032	47,871	0.46	645,491	328,744	0.51
Halifax	251,692	350,959	1.39	1,565,962	2,117,016	1.35
Canada	6,698,400	8,364,218	1.25	43,166,413	49,600,242	1.15



TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,502,938	1,182,632	73,802	93,558	37,536	42,794
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	211,796	198,081	10,668	16,119	14,038	19,764
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,142	16,492	2,222	4,031	2,193	3,304
Halifax	2,114,938	3,189,672	66,661	70,849	86,128	103,201
Sydney	228,612	250,752	7,266	13,793	11,599	15,217
Total - 3 centres	2,360,692	3,456,916	76,149	88,673	99,920	121,722
New Brunswick - Nouveau-Brunswick:						
Fredericton	487,448	502,892	25,582	29,278	20,884	20,985
Moncton	307,935	350,845	17,926	18,649	24,578	28,884
Saint John	639,607	710,016	27,358	41,830	26,553	29,360
Total - 3 centres	1,434,990	1,563,753	70,866	89,757	72,015	79,229
Québec:						
Chicoutimi	268,938	259,975	16,484	16,826	8,626	9,242
Drummondville	116,454	128,289	8,931	10,489	2,883	3,644
Granby	176,140	181,864	8,571	9,289	5,542	5,880
Montréal	47,796,730	49,061,830	1,494,820	1,576,036	494,771	580,164
Québec	8,794,209	7,811,512	396,861	345,969	39,646	43,913
St-Hyacinthe	287,839	307,086	16,935	20,492	4,029	4,662
Shawinigan	51,768	65,368	7,254	6,325	2,555	2,778
Sherbrooke	331,314	362,655	22,868	25,442	14,498	15,208
Trois-Rivières	247,703	236,000	15,061	17,905	7,991	8,795
Valleyfield	78,933	85,713	6,683	17,739	2,883	3,431
Total - 10 centres	58,150,028	58,500,292	1,994,468	2,046,512	583,424	677,717
Ontario:						
Brantford	454,925	392,934	25,893	25,727	20,925	22,374
Chatham	434,130	495,593	25,149	24,103	19,682	23,346
Cornwall	145,854	152,689	15,662	16,093	11,110	12,509
Guelph	277,215	313,176	27,124	27,436	21,708	22,858
Hamilton	3,065,408	3,720,001	187,765	191,584	145,636	137,896
Kingston	264,821	206,391	40,401	42,100	40,028	38,762
Kitchener	855,036	1,036,725	51,480	55,348	43,243	59,075
London	2,207,828	2,435,649	91,990	96,626	92,346	108,191
Niagara Falls	191,109	215,584	21,861	20,676	14,135	15,448
Oshawa	1,923,844	1,774,642	47,686	48,727	30,488	43,618
Ottawa	3,883,722	6,303,932	236,716	248,917	233,688	244,423
Peterborough	298,291	244,686	25,946	26,345	24,176	25,187
St. Catharines	531,493	834,802	37,560	40,372	30,520	33,008
Sarnia	529,048	539,843	29,241	29,123	23,426	23,124
Sault Ste. Marie	408,714	275,115	29,088	31,811	20,334	23,253
Sudbury	301,593	284,863	39,463	41,009	30,883	33,389
Thunder Bay	462,875	494,235	45,906	47,159	39,511	42,419
Timmins	109,871	118,705	20,904	16,930	9,617	10,046
Toronto	132,724,452	165,601,672	2,366,496	1,864,596	1,137,798	1,338,016
Windsor	1,462,195	1,615,799	120,186	121,578	62,567	75,747
Total - 20 centres	150,532,424	187,057,036	3,486,517	3,016,260	2,051,821	2,332,689
Manitoba:						
Brandon	112,632	134,111	18,446	20,472	18,457	19,198
Winnipeg	8,681,869	10,358,278	226,824	240,310	238,627	274,363
Total - 2 centres	8,794,501	10,492,389	245,270	260,782	257,084	293,561
Saskatchewan:						
Moose Jaw	84,600	102,175	11,243	13,006	16,580	17,442
Prince Albert	122,410	119,391	8,082	19,653	15,586	15,646
Regina	2,000,197	2,535,422	62,511	46,359	70,521	79,393
Saskatoon	661,783	744,222	39,692	43,535	64,309	77,160
Total - 4 centres	2,868,990	3,501,210	121,528	122,553	166,996	189,641

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	June — Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars — milliers de dollars					
Alberta:						
Calgary	10,398,891	13,534,128	243,204	525,358	447,343	710,531
Edmonton	7,848,064	11,362,730	262,137	257,233	357,628	407,742
Lethbridge	241,076	301,436	24,729	26,539	41,250	53,255
Medicine Hat	132,207	226,927	10,220	12,133	19,217	23,097
<u>Total — 4 centres</u>	18,620,238	25,425,221	540,290	821,263	865,438	1,194,625
British Columbia — Colombie-Britannique:						
Vancouver	14,649,692	20,246,746	520,948	831,744	548,561	782,522
Victoria	3,034,751	5,592,858	91,525	115,725	100,077	133,029
<u>Total — 2 centres</u>	17,684,443	25,839,604	612,473	947,469	648,638	915,551
<u>TOTAL — 50 CENTRES</u>	262,161,040	317,217,134	7,232,031	7,502,946	4,796,910	5,867,293

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
<b>1978</b>						
June - Juin	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July - Juillet	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August - Août	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September - Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October - Octobre	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November - Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,002	1.98
December - Décembre	288,288,589	17,255,648	200.48	8,173,243	77,302,215	1.27
<b>1979</b>						
January - Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05
February - Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90
March - Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89
April - Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83
May - Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10
June - Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars — milliers de dollars						
1924	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925	12,812,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1932	12,536,993	264,529	3,846,040	5,482,129	2,175,722(3)	768,573
1935	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1955	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1968	297,776,316	7,121,595	85,450,554	140,100,515	43,744,069	21,359,583
1969	345,721,879	8,071,803	95,966,900	168,016,736(7)	46,891,760	26,774,680
1970	376,759,465	9,498,169	96,581,182	192,001,590	51,212,613	27,465,911
1971	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976	1,163,515,599 <sup>r</sup>	22,942,323	307,304,793	587,857,166 <sup>r</sup>	152,632,649	92,778,668
1977	1,297,068,281	25,421,442	344,852,120	651,237,893	172,930,996	102,625,830
1978	1,450,941,886	26,300,920	355,290,746	772,240,382	188,418,926	108,690,912
1979	1,807,894,268	32,185,186	346,212,472	1,062,420,641	231,676,143	135,399,826

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

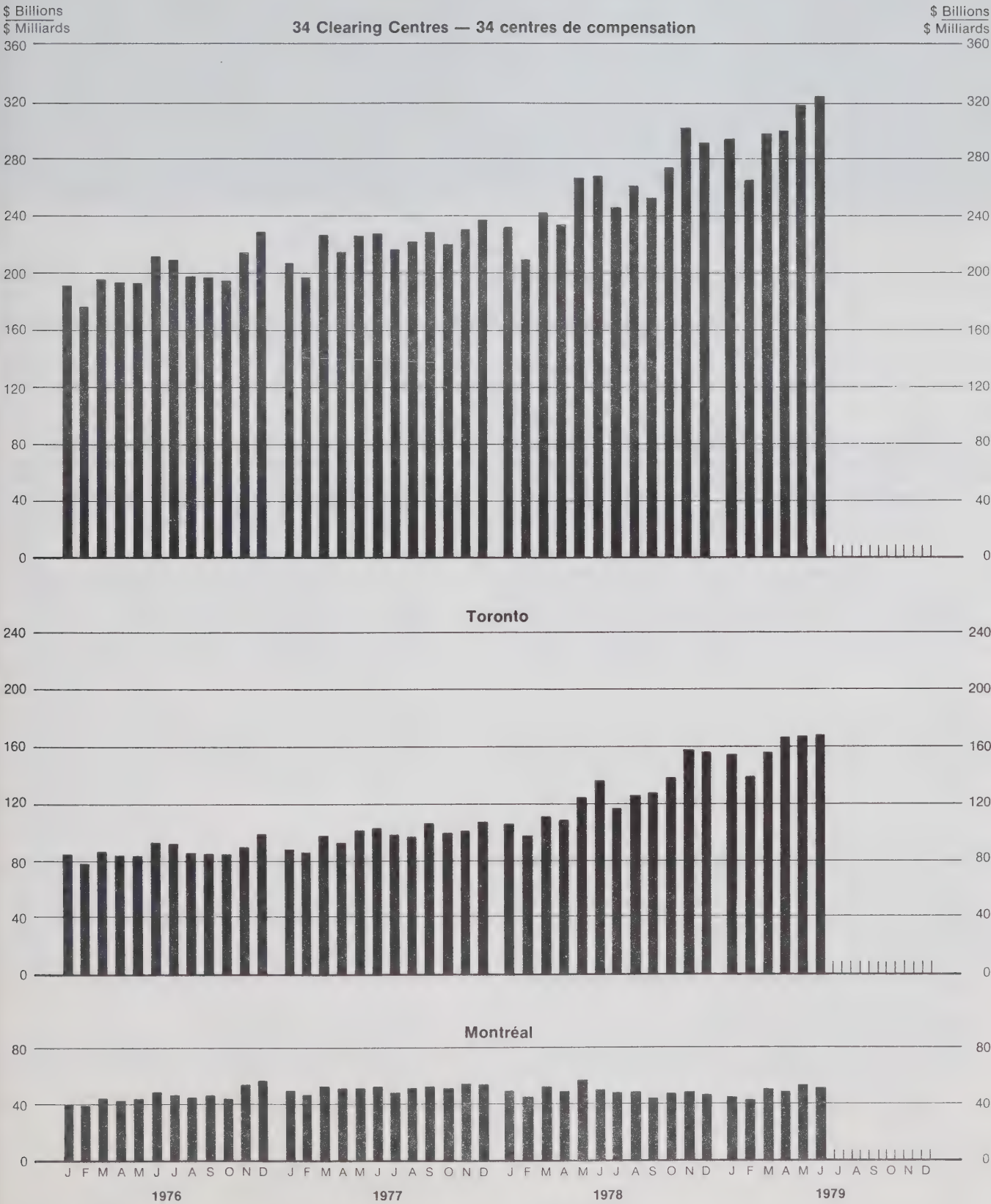
<sup>r</sup> revised figures.

<sup>r</sup> nombres rectifiés.



Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada







# Statistics Canada Statistique Canada



Price: 30 cents, \$3.00 a year

★ Price: 30 cents, \$3.00 par année

CHEQUES CASHEDCHÈQUES ENCAISSÉS

JULY 1979

JUILLET 1979

ContentContenu

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time.

The cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada are shown exclusively in Table 2, effective with the March 1979 issue. These debits reflect the data from the nine clearing centres maintained by the Bank of Canada for settlement of cheques drawn on the Receiver General for Canada.

The data in Tables 1, 3, 4 and 5 and in the charts, as well as the references made to the value of cheques cashed in the Highlights do not include cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada.

Highlights

The value of cheques cashed in the 50 clearing centres in July totalled \$334,000 million, 33.2% above the value for the corresponding month of 1978. Payments in the 10 provinces rose in comparison. Debits increased in Newfoundland by 11.0%, Prince Edward Island by 6.0%, Nova Scotia by 83.0%, New Brunswick by 6.1%, Quebec by 10.9%, Ontario by 45.3%, Manitoba by 21.9%, Saskatchewan by 29.0%, Alberta by 31.7%, and British Columbia by 20.4%.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable.

Les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979. Ces débits proviennent des neuf centres de compensation maintenus par la Banque du Canada pour le règlement des chèques tirés sur le Receveur Général du Canada.

Les données des tableaux 1, 3, 4 et 5 et des graphiques, ainsi que toutes références à la valeur des chèques encaissés dans les Faits saillants ne comprennent pas les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada.

Faits saillants

La valeur des chèques encaissés dans 50 centres de compensation en juillet s'élevait à \$334,000 millions soit 33.2 % de plus qu'en juillet 1978. Les comparaisons pour le mois de juillet montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 11.0 % à Terre-Neuve, de 6.0 % dans l'Île-du-Prince-Édouard, de 83.0 % en Nouvelle-Écosse, de 6.1 % au Nouveau-Brunswick, de 10.9 % au Québec, de 45.3 % en Ontario, de 21.9 % au Manitoba, de 29.0 % en Saskatchewan, de 31.7 % en Alberta et de 20.4 % en Colombie-Britannique.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

September 1979  
5-4404-509Septembre 1979  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	July			First seven months		
	Juillet			Sept premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Newfoundland -- Terre-Neuve:						
St. John's	1,178,042	1,307,814	1.11	9,958,125	10,763,963	1.08
Prince Edward Island -- Île-du-Prince-Édouard:						
Charlottetown	219,950	233,137	1.06	1,385,496	1,543,741	1.11
Nova Scotia -- Nouvelle-Écosse:						
Glace Bay	18,366	28,419	1.55	124,461	149,944	1.20
Halifax	2,074,757	4,008,507	1.93	14,294,024	19,651,604	1.37
Sydney	243,714	238,369	0.98	1,526,073	1,787,955	1.17
<u>Total -- 3 centres</u>	<u>2,336,837</u>	<u>4,275,295</u>	<u>1.83</u>	<u>15,944,558</u>	<u>21,589,503</u>	<u>1.35</u>
New Brunswick -- Nouveau-Brunswick:						
Fredericton	705,185	631,255	0.90	3,974,171	4,275,181	1.08
Moncton	327,437	330,220	1.01	2,100,269	2,512,609	1.20
Saint John	728,718	906,814	1.24	4,257,456	5,810,365	1.36
<u>Total -- 3 centres</u>	<u>1,761,340</u>	<u>1,868,289</u>	<u>1.06</u>	<u>10,331,896</u>	<u>12,598,155</u>	<u>1.22</u>
Québec:						
Chicoutimi	279,818	311,233	1.11	1,932,805	2,032,060	1.05
Drummondville	115,096	144,376	1.25	817,686	890,394	1.09
Granby	168,213	175,758	1.04	1,176,560	1,298,677	1.10
Montréal	47,763,453	51,636,976	1.08	349,298,081	341,968,069	0.98
Québec	8,297,314	10,366,678	1.25	60,155,260	63,890,892	1.06
St-Hyacinthe	239,093	330,691	1.38	1,785,571	2,285,981	1.28
Shawinigan	53,264	69,502	1.30	416,478	474,509	1.14
Sherbrooke	325,269	419,736	1.29	2,223,441	2,776,901	1.25
Trois-Rivières	224,410	236,557	1.05	1,617,263	1,739,606	1.03
Valleyfield	85,753	109,215	1.27	552,861	650,093	1.18
<u>Total -- 10 centres</u>	<u>57,551,683</u>	<u>63,800,722</u>	<u>1.11</u>	<u>419,976,006</u>	<u>418,007,182</u>	<u>1.00</u>
Ontario:						
Brantford	415,373	432,412	1.04	2,868,676	2,779,575	0.97
Chatham	451,164	777,327	1.72	3,358,270	4,939,858	1.47
Cornwall	180,283	199,374	1.11	1,174,693	1,257,315	1.07
Guelph	283,051	389,492	1.38	2,055,084	2,587,647	1.26
Hamilton	3,239,135	3,896,649	1.20	21,884,605	27,398,291	1.25
Kingston	324,921	277,988	0.86	2,234,014	2,023,739	0.91
Kitchener	808,230	1,154,734	1.43	5,834,496	7,060,922	1.21
London	2,326,598	2,607,739	1.12	15,248,572	17,255,669	1.13
Niagara Falls	237,345	270,956	1.14	1,473,824	1,600,653	1.09
Oshawa	1,590,341	1,616,842	1.02	11,242,095	11,475,146	1.02
Ottawa	4,398,221	4,555,357	1.04	28,222,583	34,443,698	1.22
Peterborough	323,612	376,559	1.16	1,776,093	1,896,974	1.07
St. Catharines	532,554	980,931	1.84	3,750,814	5,374,249	1.43
Sarnia	434,454	571,035	1.31	3,962,207	4,365,772	1.10
Sault Ste. Marie	494,486	341,419	0.69	3,169,396	3,031,903	0.96
Sudbury	315,204	389,909	1.24	2,211,618	2,318,000	1.05
Thunder Bay	529,367	641,607	1.21	3,349,811	3,847,353	1.15
Timmins	133,345	141,511	1.06	885,289	951,340	1.07
Toronto	117,570,100	176,362,379	1.50	800,946,871	1,132,014,080	1.41
Windsor	1,470,256	1,681,864	1.14	10,104,408	11,903,163	1.18
<u>Total -- 20 centres</u>	<u>136,058,040</u>	<u>197,666,084</u>	<u>1.45</u>	<u>925,753,419</u>	<u>1,276,525,347</u>	<u>1.36</u>
Manitoba:						
Brandon	147,182	180,013	1.22	935,582	1,090,159	1.17
Winnipeg	8,853,935	10,788,195	1.22	60,639,443	67,678,142	1.12
<u>Total -- 2 centres</u>	<u>9,001,117</u>	<u>10,968,208</u>	<u>1.22</u>	<u>61,575,025</u>	<u>68,768,301</u>	<u>1.12</u>
Saskatchewan:						
Moose Jaw	106,894	137,369	1.29	700,127	892,509	1.27
Prince Albert	133,550	163,939	1.23	870,818	1,016,115	1.17
Regina	2,026,535	2,554,022	1.26	16,333,709	18,124,043	1.11
Saskatoon	625,569	875,352	1.40	5,269,665	6,177,650	1.17
<u>Total -- 4 centres</u>	<u>2,692,548</u>	<u>3,730,682</u>	<u>1.29</u>	<u>23,174,319</u>	<u>26,210,317</u>	<u>1.13</u>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	July			First seven months		
	Juillet			Sept premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	11,054,184	14,891,706	1.35	75,634,691	99,641,279	1.31
Edmonton	8,281,272	10,500,770	1.27	56,490,051	73,686,797	1.30
Lethbridge	286,328	380,562	1.33	2,046,133	2,496,955	1.22
Medicine Hat	136,939	241,566	1.76	951,095	1,585,988	1.67
<u>Total - 4 centres</u>	19,758,723	26,014,604	1.32	135,321,970	177,411,019	1.31
British Columbia - Colombie- Britannique:						
Vancouver	15,713,995	19,831,894	1.26	105,987,683	128,266,026	1.21
Victoria	4,335,711	4,302,876	0.99	22,752,935	31,268,570	1.37
<u>Total - 2 centres</u>	20,049,706	24,134,770	1.20	128,740,618	159,534,596	1.24
<u>TOTAL - 50 CENTRES</u>	250,807,986	333,999,605	1.33	1,732,161,432	2,174,952,124	1.26

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	July			First seven months		
	Juillet			Sept premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Vancouver	356,872	380,330	1.07	2,496,362	2,782,265	1.11
Calgary	234,605	263,183	1.12	1,767,396	1,920,138	1.09
Regina	92,166	103,056	1.12	711,186	810,841	1.14
Winnipeg	188,572	213,980	1.13	1,490,092	1,582,342	1.06
Toronto	849,578	1,036,657	1.22	6,750,238	7,363,656	1.09
Ottawa	3,534,219	4,479,173	1.27	27,738,901	33,546,122	1.21
Montréal	799,654	889,538	1.11	6,056,451	6,515,035	1.03
Saint John	91,209	46,197	0.51	736,700	374,941	0.51
Halifax	233,522	310,801	1.33	1,799,484	2,427,817	1.35
Canada	6,380,397	7,722,915	1.21	49,546,810	57,323,157	1.16

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,067,162	1,191,486	74,188	72,972	36,692	43,356
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown	196,565	204,087	9,653	13,018	13,732	16,032
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,350	22,886	1,830	2,609	2,186	2,924
Halifax	1,934,033	3,827,592	58,643	68,171	82,081	112,744
Sydney	225,098	214,804	8,513	10,331	10,103	13,234
Total - 3 centres	2,173,461	4,065,282	68,986	81,111	94,370	128,902
New Brunswick - Nouveau-Brunswick:						
Fredericton	657,128	548,843	26,952	51,826	21,105	30,566
Moncton	290,636	283,274	14,994	18,904	21,807	28,042
Saint John	675,361	845,759	28,399	31,440	24,958	29,615
Total - 3 centres	1,623,125	1,677,876	70,345	102,170	67,870	88,243
Québec:						
Chicoutimi	256,593	285,032	14,818	16,707	8,407	9,494
Drummondville	104,838	129,521	7,530	11,278	2,726	3,577
Granby	156,085	160,562	7,366	8,461	4,762	6,735
Montréal	46,004,579	49,511,615	1,317,129	1,635,226	441,745	490,135
Québec	8,021,845	9,900,080	237,989	424,114	37,480	42,484
St-Hyacinthe	219,470	306,659	15,973	19,432	3,650	4,600
Shawinigan	45,277	60,996	5,204	5,685	2,783	2,821
Sherbrooke	291,966	379,050	19,710	23,983	13,593	16,703
Trois-Rivières	203,403	211,354	13,453	16,419	7,554	8,784
Valleyfield	76,811	98,783	6,283	6,982	2,659	3,450
Total - 10 centres	55,380,867	61,043,652	1,645,455	2,168,287	525,361	588,783
Ontario:						
Brantford	371,944	379,956	22,708	28,757	20,721	23,699
Chatham	400,310	730,502	25,064	21,590	25,790	25,235
Cornwall	150,205	168,900	17,961	17,635	12,117	12,839
Guelph	241,116	337,043	23,941	27,294	17,994	25,155
Hamilton	2,942,759	3,544,790	176,008	205,994	120,368	145,865
Kingston	250,479	191,661	35,663	43,887	38,779	42,440
Kitchener	706,333	1,034,009	50,791	62,023	51,106	58,702
London	2,151,616	2,389,899	82,391	101,492	92,591	116,348
Niagara Falls	204,996	233,314	18,476	21,240	13,873	16,402
Oshawa	1,521,828	1,513,473	39,835	49,730	26,678	53,639
Ottawa	3,959,531	4,047,363	223,728	254,035	214,962	253,959
Peterborough	275,365	319,056	26,644	29,636	21,603	27,867
St. Catharines	470,078	907,521	33,254	39,888	29,222	33,522
Sarnia	381,750	518,875	30,920	26,684	21,784	25,476
Sault Ste. Marie	451,715	285,367	24,427	32,551	18,344	23,501
Sudbury	250,466	311,467	36,747	42,272	27,991	36,170
Thunder Bay	446,580	542,129	45,393	48,707	37,394	50,771
Timmins	105,561	113,241	18,800	17,561	8,984	10,709
Toronto	114,475,301	173,141,747	2,062,698	1,924,516	1,032,101	1,296,116
Windsor	1,300,624	1,470,957	100,693	135,974	68,939	74,933
Total - 20 centres	131,058,557	192,181,270	3,096,142	3,131,466	1,903,341	2,353,348
Manitoba:						
Brandon	115,415	142,930	17,146	17,302	14,621	19,781
Winnipeg	8,440,660	10,288,480	198,083	243,284	215,192	256,431
Total - 2 centres	8,556,075	10,431,410	215,229	260,586	229,813	276,212
Saskatchewan:						
Moose Jaw	80,782	105,290	10,736	14,512	15,376	17,567
Prince Albert	111,836	124,974	8,337	21,345	13,377	17,620
Regina	1,909,243	2,416,686	51,853	56,595	65,439	80,741
Saskatoon	529,059	747,571	34,852	45,373	61,658	82,408
Total - 4 centres	2,630,920	3,394,521	105,778	137,825	155,850	198,336

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	10,422,227	13,893,272	215,514	393,430	416,443	605,004
Edmonton	7,696,535	9,786,934	231,391	272,358	353,346	441,478
Lethbridge	230,380	304,325	20,830	25,170	35,118	51,067
Medicine Hat	108,597	205,194	10,828	13,805	17,514	22,567
<u>Total - 4 centres</u>	18,457,739	24,189,725	478,563	704,763	822,421	1,120,116
British Columbia - Colombie-Britannique:						
Vancouver	14,683,534	18,425,948	494,501	636,552	535,960	769,394
Victoria	4,150,848	4,081,635	92,172	106,120	92,691	115,121
<u>Total - 2 centres</u>	18,834,382	22,507,583	586,673	742,672	628,651	884,515
<u>TOTAL - 50 CENTRES</u>	239,978,873	320,886,892	6,351,012	7,414,870	4,478,101	5,697,843

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
<b>1978</b>						
July - Juillet	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August - Août	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September - Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October - Octobre	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November - Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,002	1.98
December - Décembre	288,288,589	17,255,648	200.48	8,173,243	77,302,215	1.27
<b>1979</b>						
January - Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05
February - Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90
March - Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89
April - Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83
May - Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10
June - Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04
July - Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLERAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars — milliers de dollars						
1924	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1968	348,329,517	8,260,789	100,782,846	162,898,190	51,144,056	25,243,636
1969	409,218,771	9,378,682	113,675,305	199,139,999	55,272,578	31,752,207
1970	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975	1,180,858,009	21,625,699	304,107,674	615,349,319	146,715,650	93,059,667
1976	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071
1978	1,696,408,597	30,609,874	411,676,782	905,310,009	220,071,314	128,740,618
1979	2,136,322,042	38,738,541	408,635,862	1,257,023,406	272,389,637	159,534,596

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

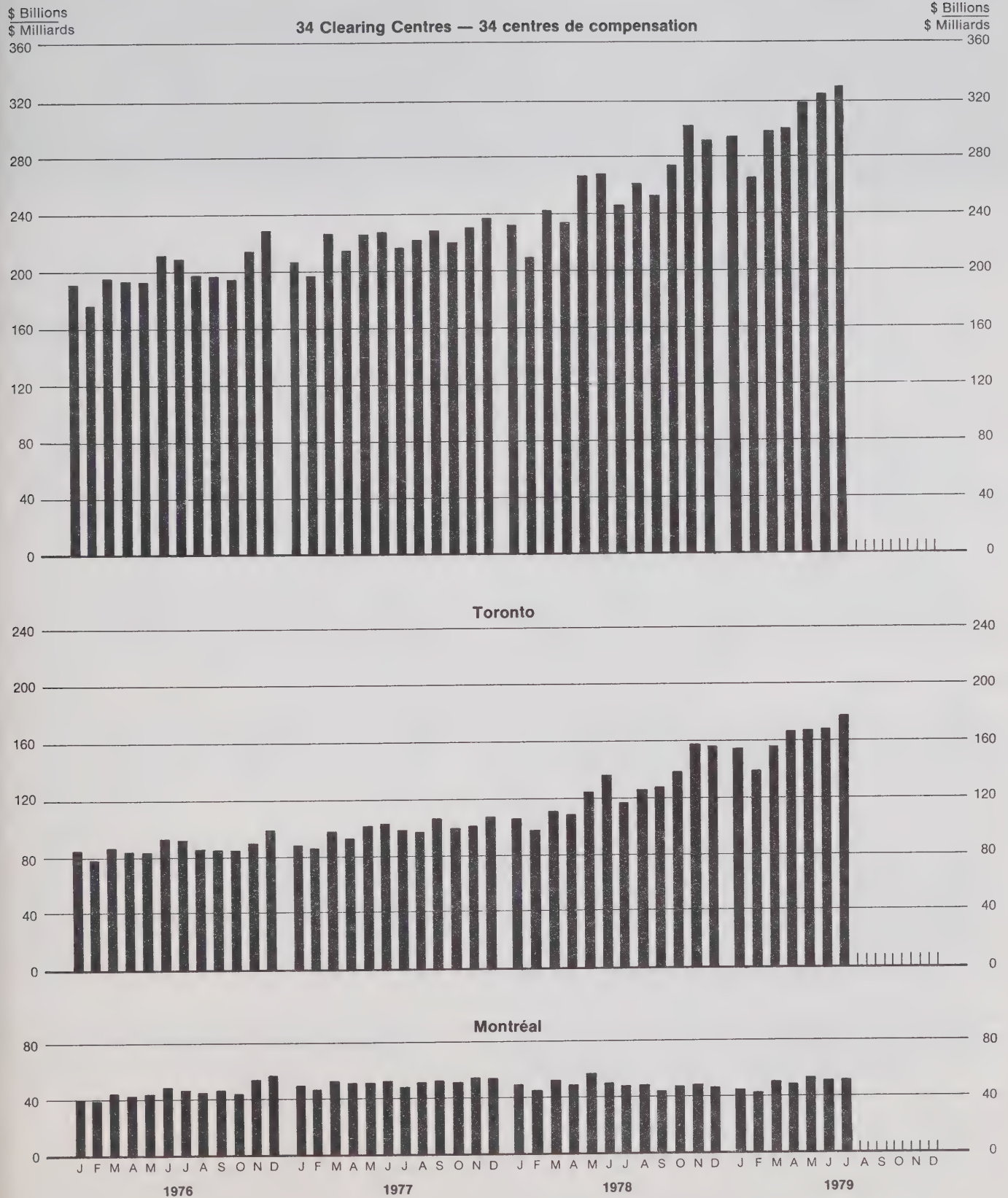
r revised figures.

r nombres rectifiés.



# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada







# Statistics Canada Statistique Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHEQUES CASHED

AUGUST 1979

### Content

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time.

The cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada are shown exclusively in Table 2, effective with the March 1979 issue. These debits reflect the data from the nine clearing centres maintained by the Bank of Canada for settlement of cheques drawn on the Receiver General for Canada.

The data in Tables 1, 3, 4 and 5 and in the charts, as well as the references made to the value of cheques cashed in the Highlights do not include cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada.

### Highlights

The value of cheques cashed in the 50 clearing centres in August totalled \$334,863 million, 26.1% above the value for the corresponding month of 1978. Payments in nine of the 10 provinces rose in comparison. Debits increased in Newfoundland by 18.2%, Prince Edward Island by 0.1%, Nova Scotia by 77.0%, New Brunswick by 40.3%, Quebec by 10.1%, Ontario by 33.5%, Saskatchewan by 31.9%, Alberta by 35.4%, and British Columbia by 16.2%. Debits decreased in Manitoba by 1.8%.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

October 1979  
5-4404-509

## CHÈQUES ENCAISSÉS

AOÛT 1979

### Contenu

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable.

Les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada sont inclus exclusivement dans le Tableau 2, à partir du bulletin de mars 1979. Ces débits proviennent des neuf centres de compensation maintenus par la Banque du Canada pour le règlement des chèques tirés sur le Receveur Général du Canada.

Les données des tableaux 1, 3, 4 et 5 et des graphiques, ainsi que toutes références à la valeur des chèques encaissés dans les Faits saillants ne comprennent pas les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada.

### Faits saillants

La valeur des chèques encaissés dans 50 centres de compensation en août s'élevait à \$334,863 millions soit 26.1 % de plus qu'en août 1978. Les comparaisons pour le mois de août montrent que les versements ont augmenté dans neuf des 10 provinces. Les débits ont augmenté de 18.2 % à Terre-Neuve, de 0.1 % dans l'Île-du-Prince-Édouard, de 77.0 % en Nouvelle-Écosse, de 40.3 % au Nouveau-Brunswick, de 10.1 % au Québec, de 33.5 % en Ontario, de 31.9 % en Saskatchewan, de 35.4 % en Alberta et de 16.2 % en Colombie-Britannique. Les débits ont accusé une baisse de 1.8 % au Manitoba.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

Octobre 1979  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	August			First eight months		
	Août			Huit premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,044,038	2,416,932	1.18	12,002,163	13,180,895	1.10
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	219,919	220,086	1.00	1,605,415	1,763,827	1.10
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	20,172	18,613	0.92	144,633	168,557	1.17
Halifax	1,978,931	3,716,986	1.88	16,272,955	23,368,590	1.44
Sydney	219,922	191,783	0.87	1,745,995	1,979,738	1.13
<u>Total - 3 centres</u>	<u>2,219,025</u>	<u>3,927,382</u>	<u>1.77</u>	<u>18,163,583</u>	<u>25,516,885</u>	<u>1.40</u>
New Brunswick - Nouveau-Brunswick:						
Fredericton	561,042	801,807	1.43	4,535,213	5,076,988	1.12
Moncton	340,805	359,303	1.05	2,441,074	2,871,912	1.18
Saint John	539,657	861,542	1.60	4,797,113	6,671,907	1.39
<u>Total - 3 centres</u>	<u>1,441,504</u>	<u>2,022,652</u>	<u>1.40</u>	<u>11,773,400</u>	<u>14,620,807</u>	<u>1.24</u>
Québec:						
Chicoutimi	287,144	328,980	1.15	2,219,949	2,361,040	1.06
Drummondville	117,011	152,086	1.30	934,697	1,042,480	1.12
Granby	172,348	212,965	1.24	1,348,908	1,511,642	1.12
Montréal	48,613,314	52,790,556	1.09	397,911,395	394,758,625	0.99
Québec	8,663,229	10,032,751	1.16	68,818,489	73,923,643	1.07
St-Hyacinthe	254,305	305,962	1.20	2,039,876	2,591,943	1.27
Shawinigan	55,055	81,146	1.47	471,533	555,655	1.18
Sherbrooke	330,657	414,399	1.25	2,554,098	3,191,300	1.25
Trois-Rivières	230,991	300,353	1.30	1,848,254	2,039,959	1.10
Valleyfield	79,240	110,150	1.39	632,101	760,243	1.20
<u>Total - 10 centres</u>	<u>58,803,294</u>	<u>64,729,348</u>	<u>1.10</u>	<u>478,779,300</u>	<u>482,736,530</u>	<u>1.01</u>
Ontario:						
Brantford	430,515	433,334	1.01	3,299,191	3,212,909	0.97
Chatham	636,011	1,258,446	1.98	3,994,281	6,198,304	1.55
Cornwall	177,071	220,023	1.24	1,351,764	1,477,338	1.09
Guelph	305,430	375,799	1.23	2,360,514	2,963,446	1.26
Hamilton	3,433,467	4,386,878	1.28	25,318,072	31,785,169	1.26
Kingston	357,563	318,631	0.89	2,591,577	2,342,370	0.90
Kitchener	908,713	1,030,186	1.13	6,743,209	8,091,108	1.20
London	2,317,999	2,791,834	1.20	17,566,571	20,047,503	1.14
Niagara Falls	245,326	305,685	1.25	1,719,150	1,906,338	1.11
Oshawa	1,388,610	1,570,175	1.13	12,630,705	13,045,321	1.03
Ottawa	4,548,530	4,904,714	1.08	32,771,113	39,348,412	1.20
Peterborough	390,649	330,139	0.85	2,166,742	2,227,113	1.03
St. Catharines	564,973	917,812	1.62	4,315,787	6,292,061	1.46
Sarnia	548,870	742,423	1.35	4,511,077	5,108,195	1.13
Sault Ste. Marie	378,789	313,350	0.83	3,548,185	3,345,253	0.94
Sudbury	317,998	353,839	1.11	2,529,616	2,671,839	1.06
Thunder Bay	536,800	611,455	1.14	3,886,611	4,458,808	1.15
Timmins	128,532	140,549	1.09	1,013,821	1,091,889	1.08
Toronto	126,534,203	172,347,596	1.36	927,481,074	1,304,361,676	1.41
Windsor	1,743,756	1,471,632	0.84	11,848,164	13,374,795	1.13
<u>Total - 20 centres</u>	<u>145,893,805</u>	<u>194,824,500</u>	<u>1.34</u>	<u>1,071,647,224</u>	<u>1,473,349,847</u>	<u>1.37</u>
Manitoba:						
Brandon	154,489	184,539	1.19	1,090,071	1,274,698	1.17
Winnipeg	9,343,593	9,141,945	0.98	69,983,036	76,820,087	1.10
<u>Total - 2 centres</u>	<u>9,498,082</u>	<u>9,326,484</u>	<u>0.98</u>	<u>71,073,107</u>	<u>78,094,785</u>	<u>1.10</u>
Saskatchewan:						
Moose Jaw	112,701	137,313	1.22	812,828	1,029,822	1.27
Prince Albert	138,093	162,212	1.17	1,008,911	1,178,327	1.17
Regina	2,086,819	2,780,278	1.33	18,420,528	20,904,321	1.13
Saskatoon	748,572	990,073	1.32	6,018,237	7,167,723	1.19
<u>Total - 4 centres</u>	<u>3,086,185</u>	<u>4,069,876</u>	<u>1.32</u>	<u>26,260,504</u>	<u>30,280,193</u>	<u>1.15</u>



TABLE 1. Cheques Cashed Against Individual Accounts -- Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels -- fin

	August			First eight months		
	Août			Huit premiers mois		
	1978	1979	<u>1979</u> 1978	1978	1979	<u>1979</u> 1978
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	10,901,434	16,859,243	1.55	86,736,125	116,500,522	1.34
Edmonton	9,931,105	11,301,286	1.14	66,421,156	84,988,083	1.28
Lethbridge	300,008	379,279	1.26	2,346,141	2,876,234	1.23
Medicine Hat	150,056	273,612	1.82	1,101,151	1,859,600	1.69
<u>Total -- 4 centres</u>	21,282,603	28,813,420	1.35	156,604,573	206,224,439	1.32
British Columbia -- Colombie-Britannique:						
Vancouver	16,835,882	19,480,757	1.16	122,823,565	147,746,783	1.20
Victoria	4,262,672	5,031,650	1.18	27,015,607	36,300,220	1.34
<u>Total -- 2 centres</u>	21,098,554	24,512,407	1.16	149,839,172	184,047,003	1.23
<u>TOTAL -- 50 CENTRES</u>	265,587,009	334,863,087	1.26	1,997,748,441	2,509,815,211	1.26

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	August			First eight months		
	Août			Huit premiers mois		
	1978	1979	<u>1979</u> 1978	1978	1979	<u>1979</u> 1978
	\$'000	\$'000		\$'000	\$'000	
Vancouver	323,006	341,595	1.06	2,819,368	3,123,860	1.11
Calgary	228,448	225,374	0.99	1,995,844	2,145,512	1.07
Regina	83,018	88,991	1.07	794,204	899,832	1.13
Winnipeg	178,150	213,195	1.20	1,668,242	1,795,537	1.08
Toronto	818,174	874,721	1.07	7,568,412	8,238,377	1.09
Ottawa	3,792,205	4,457,411	1.18	31,531,106	38,003,533	1.21
Montréal	983,013	1,000,760	1.02	7,039,464	7,515,795	1.07
Saint John	95,749	41,317	0.43	832,449	416,258	0.50
Halifax	239,959	329,794	1.37	2,039,443	2,757,611	1.35
Canada	6,741,722	7,573,158	1.12	56,288,532	64,896,315	1.15

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	August — Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's	1,956,411	2,310,169	48,096	62,662	39,531	44,101
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown	194,261	189,132	11,546	14,409	14,112	16,545
Nova Scotia — Nouvelle-Écosse:						
Glace Bay	15,082	13,770	2,748	2,871	2,342	1,972
Halifax	1,828,453	3,521,698	64,396	76,783	86,082	118,505
Sydney	200,403	168,960	7,538	9,770	11,981	13,053
Total — 3 centres	2,043,938	3,704,428	74,682	89,424	100,405	133,530
New Brunswick — Nouveau-Brunswick:						
Fredericton	509,395	744,224	28,176	35,288	23,471	22,295
Moncton	298,927	310,014	17,219	20,405	24,659	28,884
Saint John	484,186	800,196	26,712	31,333	28,759	30,013
Total — 3 centres	1,292,508	1,854,434	72,107	87,026	76,889	81,192
Québec:						
Chicoutimi	263,348	303,225	15,024	16,356	8,772	9,399
Drummondville	105,708	138,016	8,769	10,408	2,534	3,662
Granby	160,090	197,066	7,091	9,752	5,167	6,147
Montréal	46,890,464	50,714,615	1,272,633	1,526,060	450,217	549,881
Québec	8,305,416	9,704,838	301,268	286,500	56,545	41,413
St-Hyacinthe	235,390	286,641	14,821	14,478	4,094	4,843
Shawinigan	47,562	71,660	5,106	6,217	2,387	3,269
Sherbrooke	296,500	371,662	20,416	27,115	13,741	15,622
Trois-Rivières	209,317	274,796	14,001	17,107	7,673	8,450
Valleyfield	69,689	98,917	6,425	7,678	3,126	3,555
Total — 10 centres	56,583,484	62,161,436	1,665,554	1,921,671	554,256	646,241
Ontario:						
Brantford	386,814	378,562	23,484	29,149	20,217	25,623
Chatham	595,192	1,211,542	24,858	20,582	15,961	26,322
Cornwall	147,778	188,012	17,058	19,615	12,235	12,396
Guelph	259,974	322,555	24,687	28,854	20,769	24,390
Hamilton	3,119,347	4,032,853	190,125	215,915	123,995	138,110
Kingston	278,173	223,110	40,693	50,025	38,697	45,496
Kitchener	812,151	924,139	50,964	55,587	45,598	50,460
London	2,136,824	2,587,751	90,946	106,331	90,229	97,752
Niagara Falls	211,820	265,059	19,232	24,633	14,274	15,993
Oshawa	1,321,247	1,490,673	40,352	48,254	27,011	31,248
Ottawa	3,971,182	4,379,060	327,031	271,067	250,317	254,587
Peterborough	330,230	277,060	27,387	26,521	33,032	26,558
St. Catharines	496,445	844,204	39,023	40,409	29,505	33,199
Sarnia	495,931	688,449	29,170	29,848	23,769	24,126
Sault Ste. Marie	328,796	252,279	31,175	38,077	18,818	22,994
Sudbury	250,101	282,686	39,065	40,448	28,832	30,705
Thunder Bay	451,804	509,624	45,150	56,461	39,846	45,370
Timmins	103,625	113,281	15,077	16,917	9,830	10,351
Toronto	123,171,697	169,073,150	2,241,851	1,981,400	1,120,655	1,293,046
Windsor	1,570,324	1,267,558	113,719	128,161	59,713	75,913
Total — 20 centres	140,439,455	189,311,607	3,431,047	3,228,254	2,023,303	2,284,639
Manitoba:						
Brandon	119,961	144,420	17,493	20,473	17,035	19,646
Winnipeg	8,884,425	8,624,795	223,700	252,706	235,468	264,444
Total — 2 centres	9,004,386	8,769,215	241,193	273,179	252,503	284,090
Saskatchewan:						
Moose Jaw	84,601	104,686	11,891	13,902	16,209	18,725
Prince Albert	116,192	133,318	8,085	11,268	13,816	17,626
Regina	1,958,216	2,647,687	58,306	53,368	70,297	79,223
Saskatoon	643,072	858,247	40,806	48,303	64,694	83,523
Total — 4 centres	2,802,081	3,743,938	119,088	126,841	165,016	199,097

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

August — Août						
Current			Savings		Personal chequing	
Courant			Épargne		Chèques personnels	
1978	1979	1978	1979	1978	1979	
thousands of dollars — milliers de dollars						
Alberta:						
Calgary	10,271,505	15,930,992	224,792	410,148	405,137	518,103
Edmonton	9,336,937	10,556,740	234,847	308,530	359,321	436,016
Lethbridge	241,901	302,390	20,136	29,602	37,971	47,287
Medicine Hat	119,780	232,160	10,857	15,879	19,419	25,573
<u>Total — 4 centres</u>	19,970,123	27,022,282	490,632	764,159	821,848	1,026,979
British Columbia — Colombie-Britannique:						
Vancouver	15,814,884	18,107,577	496,608	653,484	524,390	719,696
Victoria	4,075,664	4,794,544	88,828	122,789	98,180	114,317
<u>Total — 2 centres</u>	19,890,548	22,902,121	585,436	776,273	622,570	834,013
<u>TOTAL — 50 CENTRES</u>	254,177,195	321,968,762	6,739,381	7,343,898	4,670,433	5,550,427

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,338	16,362,501	186.46	87,353,202	72,221,357	1.21
<b>1978</b>						
August — Août	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September — Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October — Octobre	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November — Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,002	1.98
December — Décembre	288,288,589	17,255,648	200.48	8,173,243	77,302,215	1.27
<b>1979</b>						
January — Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05
February — Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90
March — Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89
April — Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83
May — Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10
June — Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04
July — Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August — Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929	30,506,539	530,148	10,699,165	12,415,540	4,874,468	1,987,218
1930	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950	62,174,493	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
1955	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960	177,829,308	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1968	400,332,383	9,419,862	116,081,124	187,227,496	58,212,145	29,391,756
1969	464,071,897	10,914,577	128,889,182	225,322,392	62,733,343	36,212,403
1970	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974	1,051,010,668	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322
1976	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437
1977	1,733,439,090	33,442,516	458,659,491	872,734,672	230,178,038	138,424,373
1978	1,957,089,442	35,513,305	469,283,982	1,048,514,799	253,938,184	149,839,172
1979	2,465,479,461	46,093,304	471,873,568	1,448,866,169	314,599,417	184,047,003

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

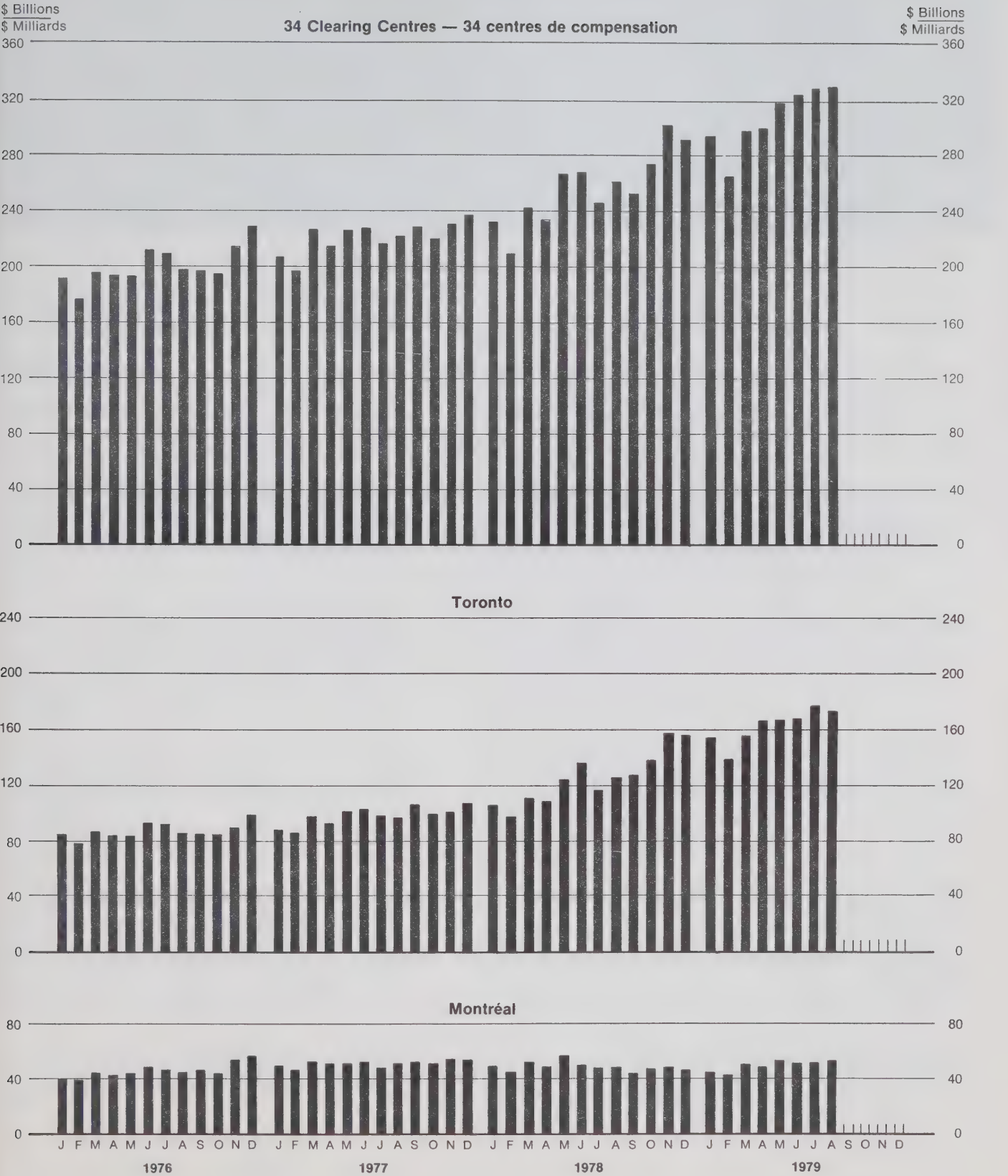
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



Value of Cheques Cashed in Canada
Valeur des chèques encaissés au Canada







# Statistics Canada Statistique Canada

Price: \$1.50, \$15.00 a year  
Other countries, \$1.80, \$18.00 a year

Prix: \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHEQUES CASHED

SEPTEMBER 1979

### Content

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time.

The cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada are shown exclusively in Table 2, effective with the March 1979 issue. These debits reflect the data from the nine clearing centres maintained by the Bank of Canada for settlement of cheques drawn on the Receiver General for Canada.

The data in Tables 1, 3, 4 and 5 and in the charts, as well as the references made to the value of cheques cashed in the Highlights do not include cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada.

### Highlights

The value of cheques cashed in the 50 clearing centres in September totalled \$363,775 million, 42% above the value for the corresponding month of 1978. Payments in nine of the 10 provinces rose in comparison. Debits increased in Newfoundland by 16%, Nova Scotia by 48%, New Brunswick by 29%, Quebec by 18%, Ontario by 59%, Manitoba by 11%, Saskatchewan by 5%, Alberta by 20%, and British Columbia by 23%. Debits decreased in Prince Edward Island by 8%.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

November 1979  
5-4404-509

## CHÈQUES ENCAISSÉS

SEPTEMBRE 1979

### Contenu

L'avènement du traitement contralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable.

Les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada sont inclus exclusivement dans le Tableau 2, à partir du bulletin de mars 1979. Ces débits proviennent des neuf centres de compensation maintenus par la Banque du Canada pour le règlement des chèques tirés sur le Receveur Général du Canada.

Les données des tableaux 1, 3, 4 et 5 et des graphiques, ainsi que toutes références à la valeur des chèques encaissés dans les Faits saillants ne comprennent pas les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada.

### Faits saillants

La valeur des chèques encaissés dans 50 centres de compensation en septembre s'élevait à \$363,775 millions soit 42 % de plus qu'en septembre 1978. Les comparaisons pour le mois de septembre montrent que les versements ont augmenté dans neuf des dix provinces. Les débits ont augmenté de 16 % à Terre-Neuve, de 48 % en Nouvelle-Écosse, de 29 % au Nouveau-Brunswick, de 18 % au Québec, de 59 % en Ontario, de 11 % au Manitoba, de 5 % en Saskatchewan, de 20 % en Alberta et de 23 % en Colombie Britannique. Les débits ont accusé une baisse de 8 % dans l'Île-du-Prince-Édouard.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

November 1979  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	September			First nine months		
	Septembre			Neuf premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,530,016	1,776,568	1.16	13,532,179	14,957,463	1.11
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	221,236	202,583	0.92	1,826,651	1,966,410	1.08
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,370	18,449	1.06	162,003	187,006	1.15
Halifax	1,957,081	2,999,078	1.53	18,230,036	26,367,668	1.45
Sydney	229,563	255,396	1.11	1,975,558	2,235,134	1.13
<u>Total - 3 centres</u>	2,204,014	3,272,923	1.48	20,367,597	28,789,808	1.41
New Brunswick - Nouveau-Brunswick:						
Fredericton	522,374	754,755	1.44	5,057,587	5,831,743	1.15
Moncton	310,570	317,212	1.02	2,751,644	3,189,124	1.16
Saint John	634,120	825,376	1.30	5,431,233	7,497,283	1.38
<u>Total - 3 centres</u>	1,467,064	1,897,343	1.29	13,240,464	16,518,150	1.25
Québec:						
Chicoutimi	273,068	340,125	1.25	2,493,017	2,701,165	1.08
Drummondville	128,892	132,635	1.03	1,063,589	1,175,115	1.10
Granby	150,807	179,578	1.19	1,499,715	1,691,220	1.13
Montréal	43,622,892	51,809,004	1.19	441,534,287	446,567,629	1.01
Québec	7,842,850	8,714,817	1.11	76,661,339	82,638,460	1.08
St-Hyacinthe	244,590	293,927	1.20	2,284,466	2,885,870	1.26
Shawinigan	50,885	71,195	1.40	522,418	626,850	1.20
Sherbrooke	349,831	379,547	1.08	2,903,929	3,570,847	1.23
Trois-Rivières	219,132	294,582	1.34	2,067,386	2,334,541	1.13
Valleyfield	76,252	91,885	1.21	708,353	852,128	1.20
<u>Total - 10 centres</u>	52,959,199	62,307,295	1.18	531,738,499	545,043,825	1.03
Ontario:						
Brantford	405,494	368,916	0.91	3,704,685	3,581,825	0.97
Chatham	675,909	819,306	1.21	4,670,190	7,017,610	1.50
Cornwall	175,070	184,489	1.05	1,526,834	1,661,827	1.09
Guelph	305,160	380,779	1.25	2,665,674	3,344,225	1.25
Hamilton	3,259,987	3,948,776	1.21	28,578,059	35,733,945	1.25
Kingston	334,953	309,439	0.92	2,926,530	2,651,809	0.91
Kitchener	901,237	940,127	1.04	7,644,446	9,031,235	1.18
London	2,234,829	2,744,635	1.23	19,801,400	22,792,138	1.15
Niagara Falls	204,370	254,919	1.25	1,923,520	2,161,257	1.12
Oshawa	1,169,916	1,367,307	1.17	13,800,621	14,412,628	1.04
Ottawa	4,239,129	4,579,896	1.08	37,010,242	43,928,308	1.19
Peterborough	296,578	329,167	1.11	2,463,320	2,556,280	1.04
St. Catharines	523,437	635,849	1.21	4,839,224	6,927,910	1.43
Sarnia	603,377	698,829	1.16	5,114,454	5,807,024	1.14
Sault Ste. Marie	492,269	305,984	0.62	4,040,454	3,651,237	0.90
Sudbury	294,690	316,893	1.08	2,824,306	2,988,732	1.06
Thunder Bay	529,740	575,266	1.09	4,416,351	5,034,074	1.14
Timmins	118,673	142,866	1.20	1,132,494	1,234,755	1.09
Toronto	127,597,602	211,433,524	1.66	1,055,078,676	1,515,795,200	1.44
Windsor	1,438,465	1,695,468	1.18	13,286,629	15,070,263	1.13
<u>Total - 20 centres</u>	145,800,885	232,032,435	1.59	1,217,448,109	1,705,382,282	1.40
Manitoba:						
Brandon	144,479	166,847	1.15	1,234,550	1,441,545	1.17
Winnipeg	9,017,303	10,002,409	1.11	79,000,339	86,822,496	1.10
<u>Total - 2 centres</u>	9,161,782	10,169,256	1.11	80,234,889	88,264,041	1.10
Saskatchewan:						
Moose Jaw	106,301	123,064	1.16	919,129	1,152,886	1.25
Prince Albert	132,448	133,345	1.01	1,141,359	1,311,672	1.15
Regina	2,383,803	2,383,690	1.00	20,804,331	23,288,011	1.12
Saskatoon	748,320	914,026	1.22	6,766,557	8,081,749	1.19
<u>Total - 4 centres</u>	3,370,872	3,554,125	1.05	29,631,376	33,834,318	1.14



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	September			First nine months		
	Septembre			Neuf premiers mois		
	1978	1979	<u>1979</u> <u>1978</u>	1978	1979	<u>1979</u> <u>1978</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	11,191,303	14,478,878	1.29	97,927,428	130,979,400	1.34
Edmonton	9,972,260	10,886,551	1.09	76,393,416	95,874,634	1.26
Lethbridge	290,137	345,095	1.19	2,636,278	3,221,329	1.22
Medicine Hat	137,672	252,696	1.84	1,238,823	2,112,296	1.71
<u>Total - 4 centres</u>	21,591,372	25,963,220	1.20	178,195,945	232,187,659	1.30
British Columbia - Colombie-Britannique:						
Vancouver	15,223,459	18,121,416	1.19	138,047,024	165,868,199	1.20
Victoria	3,106,492	4,477,668	1.44	30,122,099	40,777,888	1.35
<u>Total - 2 centres</u>	18,329,951	22,599,084	1.23	168,169,123	206,646,087	1.23
<u>TOTAL - 50 CENTRES</u>	256,636,391	363,774,832	1.42	2,254,384,832	2,873,590,043	1.27

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	September			First nine months		
	Septembre			Neuf premiers mois		
	1978	1979	<u>1979</u> <u>1978</u>	1978	1979	<u>1979</u> <u>1978</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	302,278	291,923	0.97	3,121,646	3,415,783	1.09
Calgary	203,141	198,768	0.98	2,198,985	2,344,280	1.07
Regina	80,962	77,210	0.95	875,166	977,042	1.12
Winnipeg	186,336	161,675	0.87	1,854,578	1,957,212	1.06
Toronto	764,834	751,296	0.98	8,333,246	8,989,673	1.08
Ottawa	2,965,388	3,587,998	1.21	34,496,494	41,591,531	1.21
Montréal	817,617	688,898	0.84	7,857,081	8,204,693	1.04
Saint John	77,712	34,458	0.44	910,161	450,716	0.50
Halifax	253,552	259,375	1.02	2,292,995	3,016,986	1.32
Canada	5,651,820	6,051,601	1.07	61,940,352	70,947,916	1.15

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,439,889	1,669,999	54,084	60,578	36,043	45,991
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown	194,467	175,016	12,446	12,127	14,323	15,440
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	12,880	13,954	2,294	2,179	2,196	2,316
Halifax	1,808,550	2,803,547	64,493	78,243	84,038	117,288
Sydney	210,980	232,834	7,969	10,390	10,614	12,172
Total - 3 centres	2,032,410	3,050,335	74,756	90,812	96,848	131,776
New Brunswick - Nouveau-Brunswick:						
Fredericton	472,383	707,093	28,205	27,471	21,786	20,191
Moncton	269,128	266,304	18,035	21,003	23,407	29,905
Saint John	583,503	749,844	24,925	45,807	25,692	29,725
Total - 3 centres	1,325,014	1,723,241	71,165	94,281	70,885	79,821
Québec:						
Chicoutimi	249,683	316,506	14,500	14,856	8,885	8,763
Drummondville	117,191	120,180	8,628	9,388	3,073	3,067
Granby	138,691	165,763	7,225	7,859	4,891	5,956
Montréal	41,799,575	49,963,683	1,185,653	1,359,488	637,664	485,833
Québec	7,446,056	8,414,125	361,134	260,692	35,660	40,000
St-Hyacinthe	225,979	273,136	14,951	16,055	3,660	4,736
Shawinigan	43,502	63,131	5,080	5,573	2,303	2,491
Sherbrooke	308,589	342,136	27,961	23,557	13,281	13,854
Trois-Rivières	198,652	271,880	13,391	14,769	7,089	7,933
Valleyfield	67,059	82,333	6,314	6,409	2,879	3,143
Total - 10 centres	50,594,977	60,012,873	1,644,837	1,718,646	719,385	575,776
Ontario:						
Brantford	363,146	320,661	22,138	26,991	20,210	21,264
Chatham	637,034	768,486	22,410	27,574	16,465	23,246
Cornwall	147,824	154,932	16,653	17,481	10,593	12,076
Guelph	256,977	329,860	26,334	29,257	21,849	21,662
Hamilton	2,957,575	3,630,402	182,786	194,287	119,626	124,087
Kingston	256,164	220,430	41,851	49,568	36,938	39,441
Kitchener	805,419	834,052	48,515	55,191	47,303	50,884
London	2,059,505	2,550,026	88,496	96,926	86,828	97,683
Niagara Falls	170,746	215,946	18,964	22,793	14,660	16,180
Oshawa	1,098,789	1,287,668	42,840	47,210	28,287	32,429
Ottawa	3,775,258	4,082,056	243,467	248,864	220,404	248,976
Peterborough	250,419	276,046	23,537	30,654	22,622	22,467
St. Catharines	454,335	567,144	40,330	39,228	28,772	29,477
Sarnia	554,546	647,412	26,964	27,697	21,867	23,720
Sault Ste. Marie	448,721	251,950	24,745	32,865	18,803	21,169
Sudbury	227,911	245,618	37,064	42,407	29,715	28,868
Thunder Bay	448,507	480,481	42,193	51,582	39,040	43,203
Timmins	95,087	107,794	13,751	15,686	9,835	19,386
Toronto	124,248,084	208,281,146	2,328,893	1,944,002	1,020,625	1,208,376
Windsor	1,277,360	1,495,070	97,555	120,013	63,550	80,385
Total - 20 centres	140,533,407	226,747,180	3,389,486	3,120,276	1,877,992	2,164,979
Manitoba:						
Brandon	112,237	130,227	14,810	17,991	17,432	18,629
Winnipeg	8,487,814	9,450,160	206,222	304,775	323,267	247,474
Total - 2 centres	8,600,051	9,580,387	221,032	322,766	340,699	266,103
Saskatchewan:						
Moose Jaw	82,214	92,246	9,932	13,932	14,155	16,886
Prince Albert	107,882	108,585	10,577	10,066	13,989	14,694
Regina	2,271,054	2,254,802	46,667	50,246	66,082	78,642
Saskatoon	647,920	764,195	37,943	70,419	62,457	79,412
Total - 4 centres	3,109,070	3,219,828	105,119	144,663	156,683	189,634

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	September — Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars — milliers de dollars					
Alberta:						
Calgary	10,566,327	13,640,951	221,887	328,754	403,089	509,173
Edmonton	9,405,091	10,234,117	224,674	257,001	342,495	395,433
Lethbridge	232,166	272,868	20,580	25,296	37,391	46,931
Medicine Hat	111,645	215,675	8,642	13,540	17,385	23,481
<u>Total — 4 centres</u>	20,315,229	24,363,611	475,783	624,591	800,360	975,018
British Columbia — Colombie-Britannique:						
Vancouver	14,215,465	16,710,461	482,983	688,465	525,011	722,490
Victoria	2,930,581	4,246,275	89,044	120,968	86,867	110,425
<u>Total — 2 centres</u>	17,146,046	20,956,736	572,027	809,433	611,878	832,915
<u>TOTAL — 50 CENTRES</u>	245,290,560	351,499,206	6,620,735	6,998,173	4,725,096	5,277,453

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
<b>1978</b>						
September — Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October — Octobre	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November — Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,002	1.98
December — Décembre	288,288,589	17,255,648	200.48	8,173,243	77,302,215	1.27
<b>1979</b>						
January — Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05
February — Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90
March — Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89
April — Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83
May — Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10
June — Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04
July — Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August — Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September — Septembre	356,776,659	17,768,748	240.96	6,998,173	92,678,227	0.91

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929	33,976,109	590,226	11,946,822	13,804,420(2)	5,424,023	2,210,618
1930	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1932	18,926,189	395,867	5,758,164	8,269,208	3,372,175(3)	1,130,775
1935	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945	47,970,222	1,095,244	13,593,691	22,088,957(4)	8,158,326	3,034,004
1950	70,921,289	1,912,962(5)	20,156,822	30,676,688(6)	12,169,870	6,004,947
1955	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1968	451,278,305	10,539,425	131,894,468	209,847,396	65,595,099	33,401,917
1969	523,357,238	12,478,006	145,233,527	253,031,470	71,444,956	41,169,279
1970	578,646,206	14,228,352	150,809,406	292,350,586(7)	79,497,626	41,760,236
1971	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974	1,188,073,574	23,834,507	309,669,303	602,447,309	155,658,865	96,463,590
1975	1,521,904,457	28,120,363	395,982,023	787,746,644	189,497,383	120,558,044
1976	1,768,575,172	35,840,664	467,470,835	890,531,849	231,574,248	143,157,576
1977	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731
1978	2,209,051,614	39,945,092	521,099,555	1,191,775,634	288,062,210	168,169,123
1979	2,823,895,890	52,011,538	532,776,936	1,678,175,311	354,286,018	206,646,087

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

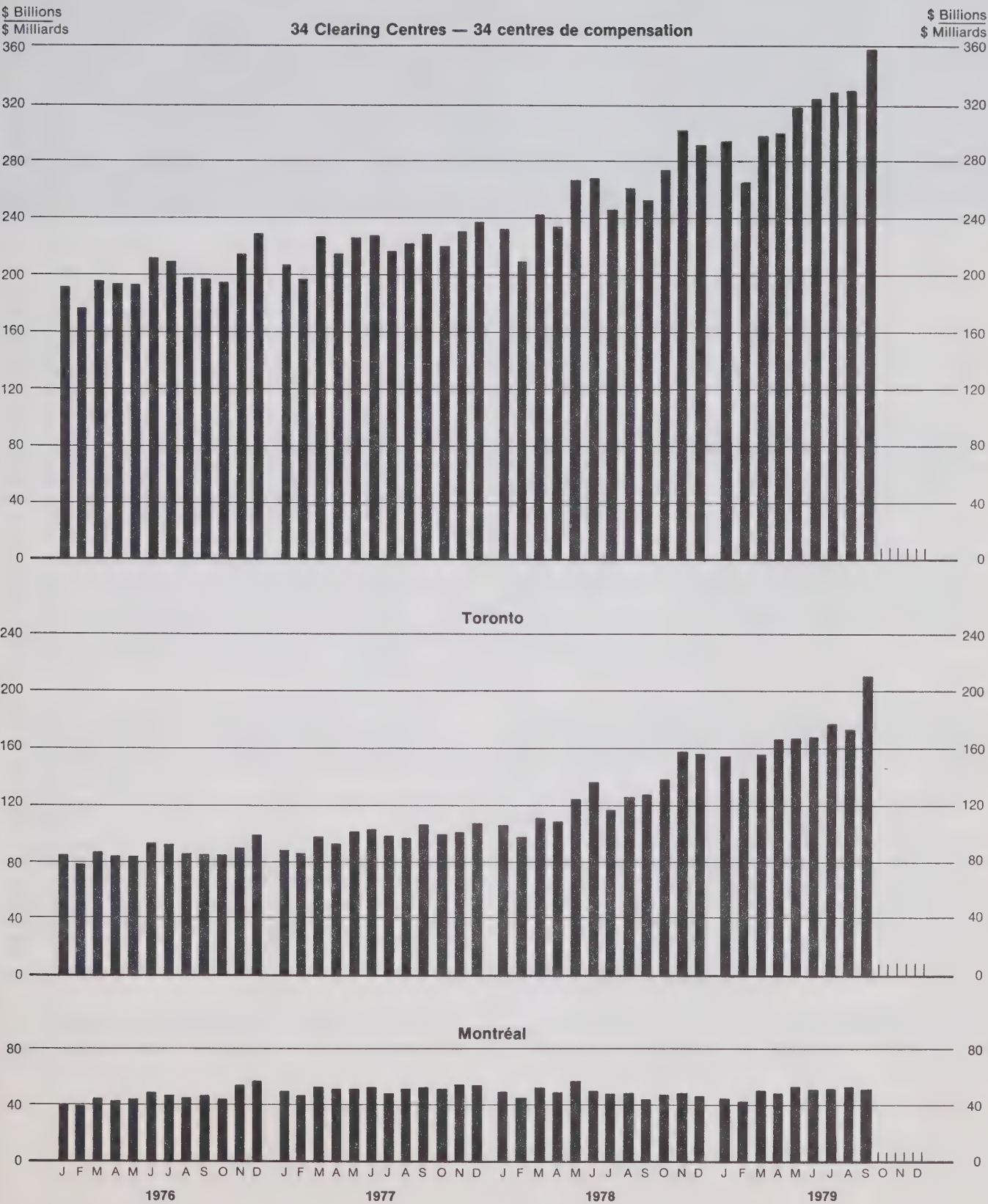
(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada







# Statistics Canada Statistique Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

## CHEQUES CASHED

OCTOBER 1979

### Content

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time.

The cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada are shown exclusively in Table 2, effective with the March 1979 issue. These debits reflect the data from the nine clearing centres maintained by the Bank of Canada for settlement of cheques drawn on the Receiver General for Canada.

The data in Tables 1, 3, 4 and 5 and in the charts, as well as the references made to the value of cheques cashed in the Highlights do not include cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada.

### Highlights

The value of cheques cashed in the 50 clearing centres in October totalled \$381,853 million, 37% above the value for the corresponding month of 1978. Payments in nine of the 10 provinces rose in comparison. Debits increased in Newfoundland by 5%, Nova Scotia by 41%, New Brunswick by 26%, Quebec by 25%, Ontario by 45%, Manitoba by 14%, Saskatchewan by 36%, Alberta by 34%, and British Columbia by 26%. Debits decreased in Prince Edward Island by 5%.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

December 1979  
5-4404-509

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHÈQUES ENCAISSÉS

OCTOBRE 1979

### Contenu

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable.

Les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada sont inclus exclusivement dans le Tableau 2, à partir du bulletin de mars 1979. Ces débits proviennent des neuf centres de compensation maintenus par la Banque du Canada pour le règlement des chèques tirés sur le Receveur Général du Canada.

Les données des tableaux 1, 3, 4 et 5 et des graphiques, ainsi que toutes références à la valeur des chèques encaissés dans les Faits saillants ne comprennent pas les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada.

### Faits saillants

La valeur des chèques encaissés dans 50 centres de compensation en octobre s'élevait à \$381,853 millions soit 37 % de plus qu'en octobre 1978. Les comparaisons pour le mois d'octobre montrent que les versements ont augmenté dans neuf des dix provinces. Les débits ont augmenté de 5 % à Terre-Neuve, de 41 % en Nouvelle-Écosse, de 26 % au Nouveau-Brunswick, de 25 % au Québec, de 45 % en Ontario, de 14 % au Manitoba, de 36 % en Saskatchewan, de 34 % en Alberta et de 26 % en Colombie-Britannique. Les débits ont accusé une baisse de 5 % dans l'Île-du-Prince-Édouard.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

Décembre 1979  
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	October Octobre		First ten months Dix premiers mois			
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,437,584	1,504,350	1.05	14,969,763	16,461,813	1.10
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	230,371	219,096	0.95	2,057,022	2,185,506	1.06
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,428	23,826	1.37	179,431	210,832	1.18
Halifax	2,101,598	3,068,084	1.46	20,331,634	29,435,752	1.45
Sydney	239,012	240,271	1.01	2,214,570	2,475,405	1.12
<u>Total - 3 centres</u>	2,358,038	3,332,181	1.41	22,725,635	32,121,989	1.41
New Brunswick - Nouveau-Brunswick:						
Fredericton	536,340	756,419	1.41	5,593,927	6,588,162	1.18
Moncton	329,443	366,941	1.11	3,081,087	3,556,065	1.15
Saint John	751,134	920,939	1.23	6,182,367	8,418,222	1.36
<u>Total - 3 centres</u>	1,616,917	2,044,299	1.26	14,857,381	18,562,449	1.25
Québec:						
Chicoutimi	267,820	338,848	1.27	2,760,837	3,040,013	1.10
Drummondville	137,831	169,221	1.23	1,201,420	1,344,336	1.12
Granby	177,675	199,922	1.13	1,677,390	1,891,142	1.13
Montréal	47,376,699	60,887,485	1.29	488,910,986	507,455,114	1.04
Québec	9,661,160	10,175,373	1.05	86,322,499	92,813,833	1.08
St-Hyacinthe	298,702	407,747	1.37	2,583,168	3,293,617	1.28
Shawinigan	58,353	81,072	1.39	580,771	707,922	1.22
Sherbrooke	377,823	450,209	1.19	3,281,752	4,021,056	1.23
Trois-Rivières	229,503	354,597	1.55	2,296,889	2,689,138	1.17
Valleyfield	88,086	108,664	1.23	796,439	960,792	1.21
<u>Total - 10 centres</u>	58,673,652	73,173,138	1.25	590,412,151	618,216,963	1.05
Ontario:						
Brantford	428,989	434,958	1.01	4,133,674	4,016,783	0.97
Chatham	682,834	1,281,480	1.88	5,353,024	8,299,090	1.55
Cornwall	169,997	232,886	1.37	1,696,831	1,894,713	1.12
Guelph	335,737	434,176	1.29	3,001,411	3,778,401	1.26
Hamilton	3,498,955	5,014,020	1.43	32,077,014	40,747,965	1.27
Kingston	339,128	361,466	1.07	3,265,658	3,013,275	0.92
Kitchener	961,234	1,091,187	1.14	8,605,680	10,122,422	1.18
London	2,397,146	3,144,066	1.31	22,198,546	25,936,204	1.17
Niagara Falls	219,447	301,257	1.37	2,142,937	2,462,514	1.15
Oshawa	1,331,461	1,987,218	1.49	15,132,082	16,399,846	1.08
Ottawa	4,113,418	4,857,200	1.18	41,123,660	48,785,508	1.19
Peterborough	317,056	336,034	1.06	2,780,376	2,892,314	1.04
St. Catharines	705,367	868,714	1.23	5,544,591	7,796,624	1.41
Sarnia	565,876	821,525	1.45	5,680,330	6,628,549	1.17
Sault Ste. Marie	598,849	356,633	0.60	4,639,303	4,007,870	0.86
Sudbury	289,811	368,353	1.27	3,114,117	3,357,085	1.08
Thunder Bay	585,918	674,838	1.15	5,002,269	5,708,912	1.14
Timmins	128,827	146,166	1.13	1,261,321	1,380,921	1.09
Toronto	138,608,076	203,326,539	1.47	1,193,686,752	1,719,121,739	1.44
Windsor	1,450,683	2,078,929	1.43	14,737,312	17,149,192	1.16
<u>Total - 20 centres</u>	157,728,779	228,117,645	1.45	1,375,176,888	1,933,499,927	1.41
Manitoba:						
Brandon	164,446	198,996	1.21	1,398,996	1,640,541	1.17
Winnipeg	10,085,246	11,517,594	1.14	89,085,585	98,340,090	1.10
<u>Total - 2 centres</u>	10,249,692	11,716,590	1.14	90,484,581	99,980,631	1.10
Saskatchewan:						
Moose Jaw	120,916	169,313	1.40	1,040,045	1,322,199	1.27
Prince Albert	137,599	186,729	1.36	1,278,958	1,498,401	1.17
Regina	2,533,651	3,330,755	1.31	23,337,982	26,618,766	1.14
Saskatoon	797,100	1,185,529	1.49	7,563,657	9,267,278	1.23
<u>Total - 4 centres</u>	3,589,266	4,872,326	1.36	33,220,642	38,706,644	1.17



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	October			First ten months		
	Octobre			Dix premiers mois		
	1978	1979	<u>1979</u> <u>1978</u>	1978	1979	<u>1979</u> <u>1978</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	12,166,097	16,567,608	1.36	110,093,525	147,547,008	1.34
Edmonton	9,508,265	12,461,776	1.31	85,901,681	108,336,410	1.26
Lethbridge	332,891	440,962	1.32	2,969,169	3,662,291	1.23
Medicine Hat	170,645	297,331	1.74	1,409,468	2,409,627	1.71
<u>Total - 4 centres</u>	22,177,898	29,767,677	1.34	200,373,843	261,955,336	1.31
British Columbia - Colombie- Britannique:						
Vancouver	17,591,748	21,074,853	1.20	155,638,772	186,943,052	1.20
Victoria	3,873,001	6,031,110	1.56	33,995,100	46,808,998	1.38
<u>Total - 2 centres</u>	21,464,749	27,105,963	1.26	189,633,872	233,752,050	1.23
<u>TOTAL - 50 CENTRES</u>	279,526,946	381,853,265	1.37	2,533,911,778	3,255,443,308	1.28

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	October			First ten months		
	Octobre			Dix premiers mois		
	1978	1979	<u>1979</u> <u>1978</u>	1978	1979	<u>1979</u> <u>1978</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	285,779	348,134	1.22	3,407,425	3,763,917	1.10
Calgary	194,798	248,239	1.27	2,393,783	2,592,519	1.08
Regina	83,943	91,312	1.09	959,109	1,068,354	1.11
Winnipeg	184,589	211,606	1.15	2,039,167	2,168,818	1.06
Toronto	716,453	894,443	1.25	9,049,699	9,884,116	1.09
Ottawa	4,355,794	4,610,405	1.06	38,852,288	46,201,936	1.19
Montréal	694,535	820,744	1.18	8,551,616	9,025,437	1.06
Saint John	71,147	41,875	0.59	981,308	492,591	0.50
Halifax	224,826	311,537	1.39	2,517,821	3,328,523	1.32
Canada	6,811,864	7,578,295	1.11	68,752,216	78,526,211	1.14

TABLE 3. Cheques Cashied by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	October - Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,327,214	1,359,643	72,467	90,894	37,903	53,813
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	202,605	186,900	12,963	14,064	14,803	18,132
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,191	18,300	2,133	2,957	2,104	2,569
Halifax	1,948,164	2,858,108	65,708	87,974	87,726	122,002
Sydney	220,345	216,321	7,902	11,464	10,765	12,486
<u>Total - 3 centres</u>	2,181,700	3,092,729	75,743	102,395	100,595	137,057
New Brunswick - Nouveau-Brunswick:						
Fredericton	484,460	691,625	31,876	41,281	20,004	23,513
Moncton	287,150	310,519	16,857	26,118	25,436	30,304
Saint John	698,212	844,017	28,432	45,103	24,490	31,819
<u>Total - 3 centres</u>	1,469,822	1,846,161	77,165	112,502	69,930	85,636
Québec:						
Chicoutimi	243,694	307,129	15,702	22,003	8,424	9,716
Drummondville	124,686	152,667	9,458	12,476	3,687	4,078
Granby	164,458	181,713	7,452	11,088	5,765	7,121
Montréal	45,188,705	58,607,678	1,464,871	1,699,989	723,123	579,818
Québec	9,125,614	9,815,940	492,091	315,468	43,455	43,965
St-Hyacinthe	278,523	381,335	15,421	20,570	4,758	5,842
Shawinigan	49,478	71,284	5,844	7,314	3,031	2,474
Sherbrooke	343,515	403,674	20,495	30,100	13,813	16,435
Trois-Rivières	207,823	327,749	13,960	18,376	7,720	8,472
Valleyfield	78,214	96,872	6,744	7,966	3,128	3,826
<u>Total - 10 centres</u>	55,804,710	70,346,041	2,052,038	2,145,350	816,904	681,747
Ontario:						
Brantford	384,727	376,494	24,059	33,531	20,203	24,933
Chatham	638,241	1,224,668	25,651	27,461	18,942	29,351
Cornwall	140,100	199,280	17,689	20,534	12,208	13,072
Guelph	283,693	375,111	31,039	34,082	21,005	24,983
Hamilton	3,198,328	4,438,610	180,436	420,487	120,191	154,923
Kingston	257,166	253,142	43,753	64,617	38,209	43,707
Kitchener	854,885	980,340	54,928	62,098	51,421	48,749
London	2,202,267	2,920,781	90,442	109,036	104,437	114,249
Niagara Falls	174,775	254,996	23,991	29,424	20,651	16,837
Oshawa	1,256,656	1,889,396	45,235	60,051	29,570	37,771
Ottawa	3,658,842	4,316,936	236,003	289,176	218,573	251,088
Peterborough	266,418	274,623	25,713	33,956	24,925	27,455
St. Catharines	633,457	783,320	42,014	51,221	29,896	34,173
Sarnia	513,343	691,900	29,859	29,174	22,674	100,451
Sault Ste. Marie	553,286	294,947	25,940	36,890	19,623	24,796
Sudbury	225,138	290,055	38,094	47,916	26,579	30,382
Thunder Bay	497,251	561,792	48,803	65,396	39,864	47,650
Timmins	103,339	110,093	16,504	24,896	8,984	11,177
Toronto	135,068,768	199,544,072	2,438,804	2,366,462	1,100,504	1,416,005
Windsor	1,282,954	1,847,902	106,405	146,054	61,324	84,973
<u>Total - 20 centres</u>	152,193,634	221,628,458	3,545,362	3,952,462	1,989,783	2,536,725
Manitoba:						
Brandon	128,791	158,352	16,264	20,366	19,391	20,278
Winnipeg	9,585,197	10,988,767	218,643	282,157	281,406	246,670
<u>Total - 2 centres</u>	9,713,988	11,147,119	234,907	302,523	300,797	266,948
Saskatchewan:						
Moose Jaw	92,540	132,139	12,046	17,916	16,330	19,258
Prince Albert	115,306	156,034	7,146	12,581	15,147	18,114
Regina	2,416,772	3,173,351	46,565	64,774	70,314	92,630
Saskatoon	687,698	1,031,555	45,651	65,032	63,751	88,942
<u>Total - 4 centres</u>	3,312,316	4,493,079	111,408	160,303	165,542	218,944

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

October — Octobre						
Current		Savings		Personal chequing		
Courant		Épargne		Chèques personnels		
1978	1979	1978	1979	1978	1979	
thousands of dollars — milliers de dollars						
<b>Alberta:</b>						
Calgary	11,527,094	15,586,674	234,670	379,331	404,333	601,603
Edmonton	8,912,737	11,654,767	246,562	353,492	348,966	453,517
Lethbridge	268,678	346,920	21,452	39,624	42,761	54,418
Medicine Hat	139,585	249,385	11,224	20,495	19,836	27,451
<b>Total — 4 centres</b>	<b>20,848,094</b>	<b>27,837,746</b>	<b>513,908</b>	<b>792,942</b>	<b>815,896</b>	<b>1,136,989</b>
<b>British Columbia — Colombie-Britannique:</b>						
Vancouver	16,477,119	19,466,037	527,233	828,728	587,396	780,088
Victoria	3,669,066	5,738,145	109,352	164,998	94,583	127,967
<b>Total — 2 centres</b>	<b>20,146,185</b>	<b>25,204,182</b>	<b>636,585</b>	<b>993,726</b>	<b>681,979</b>	<b>908,055</b>
<b>TOTAL — 50 CENTRES</b>	<b>267,200,268</b>	<b>367,142,058</b>	<b>7,332,546</b>	<b>8,667,161</b>	<b>4,994,132</b>	<b>6,044,046</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
<b>1978</b>						
October — Octobre	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November — Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,002	1.98
December — Décembre	288,288,589	17,255,648	200.48	8,173,243	77,302,215	1.27
<b>1979</b>						
January — Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05
February — Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90
March — Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89
April — Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83
May — Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10
June — Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04
July — Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August — Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September — Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October — Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Note: La rotation dans la section mensuelle est calculée sur une base annuelle.

TABLE 5. Cheques Cashéd in 34 Clearing Centres, Year-to-date

TABLÉAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	21,923,800(1)	490,810	6,515,884	8,907,420	4,596,428	1,413,258
1925	22,218,787	466,520	6,843,394	8,868,721	4,536,664	1,503,488
1929	38,689,582	663,986	13,663,151	15,447,274(2)	6,448,568	2,466,603
1930	31,505,450	587,834	11,110,314	12,599,533	5,232,364	1,975,405
1932	21,293,368	439,108	6,450,367	9,196,590	3,951,915(3)	1,255,388
1935	25,592,252	460,220	7,285,921	11,275,137	5,209,632	1,361,342
1940	28,179,806	675,498	8,198,470	12,494,968	5,039,884	1,770,986
1945	53,719,374	1,215,692	15,087,618	24,660,551(4)	9,313,060	3,442,453
1950	80,312,788	2,145,466(5)	22,913,712	34,536,274(6)	13,932,196	6,785,140
1955	135,197,914	3,681,910	39,799,222	60,957,588	20,374,857	10,384,337
1960	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1965	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1968	506,813,966	11,898,780	148,556,565	234,961,503	73,742,169	37,654,949
1969	586,862,285	14,091,431	161,654,302	284,564,954	80,420,238	46,131,360
1970	649,680,898	15,845,540	169,929,108	328,576,378(7)	88,696,031	46,633,841
1971	719,638,294	16,288,292	187,025,376	372,420,217	91,442,136	52,462,273
1972	851,036,696	18,154,761	223,181,000	443,692,039	102,392,153	63,616,743
1973	1,097,695,381	20,648,149	268,913,900	597,507,461	127,652,401	82,973,470
1974	1,341,062,043	26,831,332	348,745,115	682,408,521	174,554,035	108,523,040
1975	1,709,216,102	31,514,622	443,655,418	886,146,244	213,425,127	134,474,691
1976	1,963,606,240	39,914,519	518,028,937	988,756,465	258,668,932	158,237,387
1977	2,182,483,922	41,485,732	576,487,809	1,105,235,446	287,671,552	171,603,383
1978	2,483,413,856	44,564,851	578,515,237	1,346,620,830	324,079,066	189,633,872
1979	3,199,313,264	57,871,852	604,290,003	1,902,756,748	400,642,611	233,752,050

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

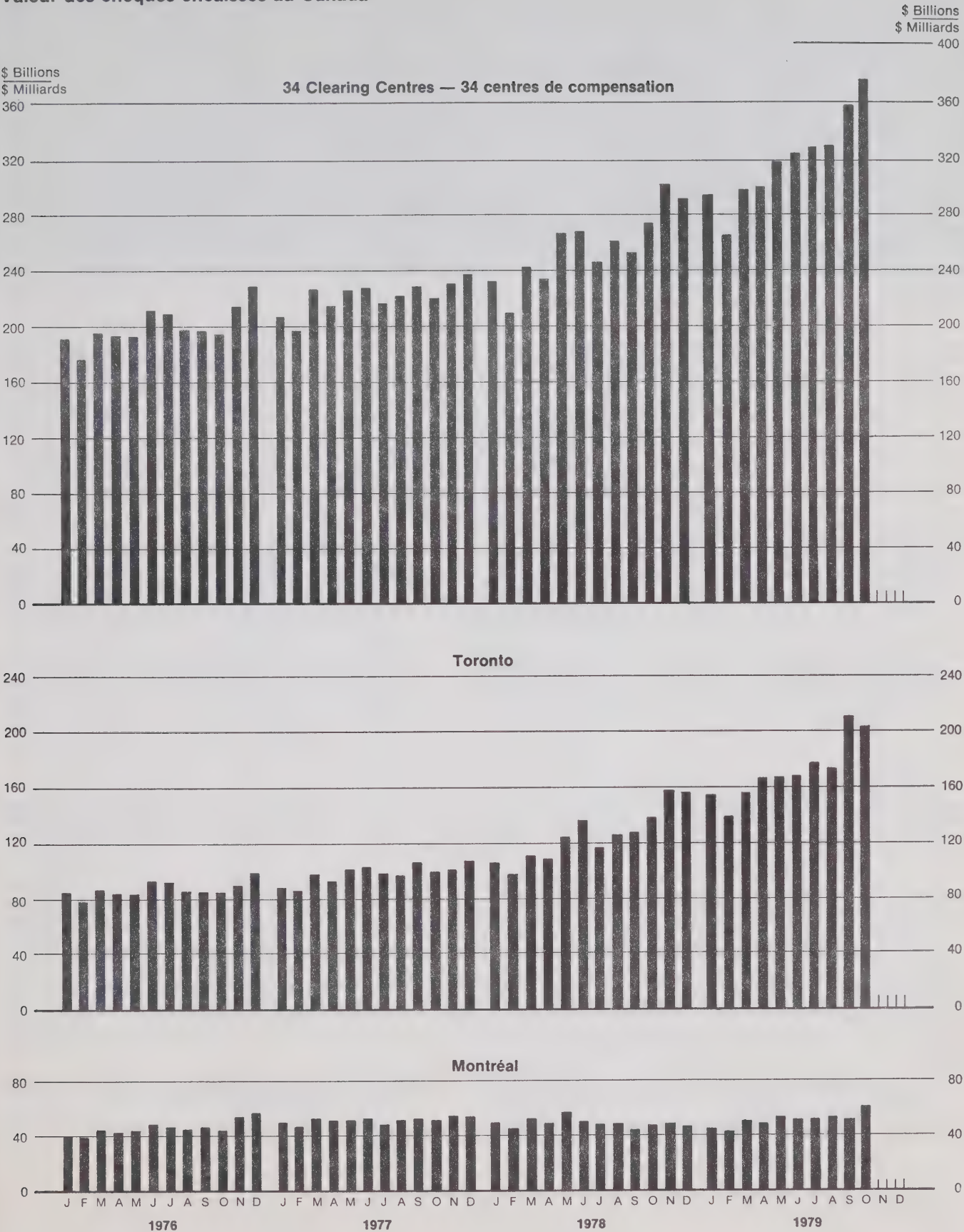
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



Value of Cheques Cashed in Canada
Valeur des chèques encaissés au Canada







# Statistics Canada Statistique Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHEQUES CASHED

NOVEMBER 1979

### Content

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time.

The cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada are shown exclusively in Table 2, effective with the March 1979 issue. These debits reflect the data from the nine clearing centres maintained by the Bank of Canada for settlement of cheques drawn on the Receiver General for Canada.

The data in Tables 1, 3, 4 and 5 and in the charts, as well as the references made to the value of cheques cashed in the Highlights do not include cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada.

### Highlights

The value of cheques cashed in the 50 clearing centres in November totalled \$384,429 million, 25% above the value for the corresponding month of 1978. Payments in nine of the 10 provinces rose in comparison. Debits increased in Newfoundland by 3%, Nova Scotia by 38%, New Brunswick by 6%, Quebec by 14%, Ontario by 30%, Manitoba by 20%, Saskatchewan by 9%, Alberta by 23%, and British Columbia by 18%. Debits decreased in Prince Edward Island by 0.1%.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

January 1980  
5-4404-509

DEPOSITORY LIBRARY MATERIAL

## CHÈQUES ENCAISSÉS

NOVEMBRE 1979

### Contenu

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable.

Les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979. Ces débits proviennent des neuf centres de compensation maintenus par la Banque du Canada pour le règlement des chèques tirés sur le Receveur Général du Canada.

Les données des tableaux 1, 3, 4 et 5 et des graphiques, ainsi que toutes références à la valeur des chèques encaissés dans les Faits saillants ne comprennent pas les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada.

### Faits saillants

La valeur des chèques encaissés dans 50 centres de compensation en novembre s'élevait à \$384,429 millions soit 25 % de plus qu'en novembre 1978. Les comparaisons pour le mois de novembre montrent que les versements ont augmenté dans neuf des dix provinces. Les débits ont augmenté de 3 % à Terre-Neuve, de 38 % en Nouvelle-Écosse, de 6 % au Nouveau-Brunswick, de 14 % au Québec, de 30 % en Ontario, de 20 % au Manitoba, de 9 % en Saskatchewan, de 23 % en Alberta et de 18 % en Colombie-Britannique. Les débits ont accusé une baisse de 0.1 % dans l'Île-du-Prince-Édouard.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

Janvier 1980  
5-4404-509



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	November Novembre			First eleven months Onze premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,487,731	1,529,555	1.03	16,457,494	17,991,368	1.09
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	262,306	262,179	1.00	2,319,328	2,447,685	1.06
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,110	19,315	0.84	202,541	230,147	1.14
Halifax	2,177,868	3,172,912	1.46	22,509,502	32,608,664	1.45
Sydney	279,788	230,484	0.82	2,494,358	2,705,889	1.08
<u>Total - 3 centres</u>	<u>2,480,766</u>	<u>3,422,711</u>	<u>1.38</u>	<u>25,206,401</u>	<u>35,544,700</u>	<u>1.41</u>
New Brunswick - Nouveau-Brunswick:						
Fredericton	592,447	759,484	1.28	6,186,374	7,347,646	1.19
Moncton	375,637	368,167	0.98	3,456,724	3,924,232	1.14
Saint John	984,790	951,285	0.97	7,167,157	9,369,507	1.31
<u>Total - 3 centres</u>	<u>1,952,874</u>	<u>2,078,936</u>	<u>1.06</u>	<u>16,810,255</u>	<u>20,641,385</u>	<u>1.23</u>
Québec:						
Chicoutimi	328,801	362,264	1.10	3,089,638	3,402,277	1.10
Drummondville	154,383	164,705	1.07	1,355,803	1,509,041	1.11
Granby	237,967	206,466	0.87	1,915,357	2,097,608	1.10
Montréal	48,494,860	56,477,547	1.16	537,405,846	563,932,661	1.05
Québec	8,778,700	8,959,400	1.02	95,101,199	101,773,233	1.07
St-Hyacinthe	335,148	415,271	1.24	2,918,316	3,708,888	1.27
Shawinigan	84,557	84,783	1.00	665,328	792,705	1.19
Sherbrooke	462,178	466,355	1.01	3,743,930	4,487,411	1.20
Trois-Rivières	285,249	326,371	1.14	2,582,138	3,015,509	1.17
Valleyfield	100,758	112,202	1.11	897,197	1,072,994	1.20
<u>Total - 10 centres</u>	<u>59,262,601</u>	<u>67,575,364</u>	<u>1.14</u>	<u>649,674,752</u>	<u>685,792,327</u>	<u>1.06</u>
Ontario:						
Brantford	543,041	488,500	0.90	4,676,715	4,505,283	0.96
Chatham	1,060,478	1,404,382	1.32	6,413,502	9,703,472	1.51
Cornwall	222,176	222,691	1.00	1,919,007	2,117,404	1.10
Guelph	399,088	434,199	1.09	3,400,499	4,212,600	1.24
Hamilton	4,341,887	5,197,408	1.20	36,418,901	45,945,373	1.26
Kingston	427,602	393,130	0.92	3,693,260	3,406,405	0.92
Kitchener	1,088,987	1,080,956	0.99	9,694,667	11,203,378	1.16
London	2,928,054	3,073,874	1.05	25,126,600	29,010,078	1.15
Niagara Falls	242,941	331,010	1.36	2,385,878	2,793,524	1.17
Oshawa	1,741,373	2,383,073	1.37	16,873,455	18,782,919	1.11
Ottawa	5,373,259	5,490,274	1.02	46,496,919	54,275,782	1.17
Peterborough	348,985	336,784	0.97	3,129,361	3,229,098	1.03
St. Catharines	789,130	880,206	1.12	6,333,721	8,676,830	1.37
Sarnia	566,203	827,153	1.46	6,246,533	7,455,702	1.19
Sault Ste. Marie	787,514	348,326	0.44	5,426,817	4,356,196	0.80
Sudbury	360,671	358,536	0.99	3,474,788	3,715,621	1.07
Thunder Bay	627,448	626,972	1.00	5,629,717	6,335,884	1.13
Timmins	150,076	146,105	0.97	1,411,397	1,527,026	1.08
Toronto	157,097,468	209,332,129	1.33	1,350,784,220	1,928,453,868	1.43
Windsor	1,728,434	2,223,391	1.29	16,465,746	19,372,583	1.18
<u>Total - 20 centres</u>	<u>180,824,815</u>	<u>235,579,099</u>	<u>1.30</u>	<u>1,556,001,703</u>	<u>2,169,079,026</u>	<u>1.39</u>
Manitoba:						
Brandon	182,691	221,376	1.21	1,581,687	1,861,917	1.18
Winnipeg	10,497,371	12,604,135	1.20	99,582,956	110,944,225	1.11
<u>Total - 2 centres</u>	<u>10,680,062</u>	<u>12,825,511</u>	<u>1.20</u>	<u>101,164,643</u>	<u>112,806,142</u>	<u>1.12</u>
Saskatchewan:						
Moose Jaw	154,075	173,408	1.13	1,194,120	1,495,607	1.25
Prince Albert	153,300	167,068	1.09	1,432,258	1,665,469	1.16
Regina	2,554,340	2,872,136	1.12	25,892,322	29,490,902	1.14
Saskatoon	970,609	981,830	1.01	8,534,266	10,249,108	1.20
<u>Total - 4 centres</u>	<u>3,832,324</u>	<u>4,194,442</u>	<u>1.09</u>	<u>37,052,966</u>	<u>42,901,086</u>	<u>1.16</u>



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	November			First eleven months		
	Novembre			Onze premiers mois		
	1978	1979	<u>1979</u> 1978	1978	1979	<u>1979</u> 1978
	\$'000	\$'000		\$'000	\$'000	
<b>Alberta:</b>						
Calgary	13,965,037	16,672,927	1.19	124,058,562	164,219,935	1.32
Edmonton	9,834,668	12,639,305	1.29	95,736,349	120,975,715	1.26
Lethbridge	400,356	500,556	1.25	3,369,525	4,162,847	1.24
Medicine Hat	218,493	303,745	1.39	1,627,961	2,713,372	1.67
<u>Total - 4 centres</u>	24,418,554	30,116,533	1.23	224,792,397	292,071,869	1.30
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	18,478,339	21,355,287	1.16	174,117,111	208,298,339	1.20
Victoria	4,330,578	5,489,752	1.27	38,325,678	52,298,750	1.36
<u>Total - 2 centres</u>	22,808,917	26,845,039	1.18	212,442,789	260,597,089	1.23
<u>TOTAL - 50 CENTRES</u>	308,010,950	384,429,369	1.25	2,841,922,728	3,639,872,677	1.28

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	November			First eleven months		
	Novembre			Onze premiers mois		
	1978	1979	<u>1979</u> 1978	1978	1979	<u>1979</u> 1978
	\$'000	\$'000		\$'000	\$'000	
Vancouver	359,601	372,312	1.04	3,767,026	4,136,229	1.10
Calgary	281,723	294,909	1.05	2,675,506	2,887,428	1.08
Regina	117,912	179,756	1.52	1,077,021	1,248,110	1.16
Winnipeg	192,189	238,689	1.24	2,231,356	2,407,507	1.08
Toronto	1,037,663	1,021,602	0.98	10,087,362	10,905,718	1.08
Ottawa	2,305,333	3,499,281	1.52	41,157,621	49,701,217	1.21
Montréal	856,989	782,141	0.91	9,408,605	9,807,578	1.04
Saint John	74,203	39,664	0.53	1,055,511	532,255	0.50
Halifax	273,870	294,703	1.08	2,791,691	3,623,226	1.30
Canada	5,499,483	6,723,057	1.22	74,251,699	85,249,268	1.15

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	November — Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's	1,370,298	1,383,341	76,144	94,571	41,289	51,643
Prince Edward Island — île-du-Prince-Édouard:						
Charlottetown	227,266	224,520	19,651	20,512	15,389	17,147
Nova Scotia — Nouvelle-Écosse:						
Glace Bay	16,696	13,423	4,231	3,047	2,183	2,845
Halifax	1,969,045	2,941,469	114,829	123,865	93,994	107,578
Sydney	251,141	196,745	14,669	19,874	13,978	13,865
<u>Total — 3 centres</u>	2,236,882	3,151,637	133,729	146,786	110,155	124,288
New Brunswick — Nouveau-Brunswick:						
Fredericton	518,714	670,148	49,510	63,943	24,223	25,393
Moncton	317,451	301,257	31,182	37,568	27,004	29,342
Saint John	904,928	859,502	50,352	56,432	29,510	35,351
<u>Total — 3 centres</u>	1,741,093	1,830,907	131,044	157,943	80,737	90,086
Québec:						
Chicoutimi	300,001	326,552	19,982	27,180	8,818	8,532
Drummondville	135,871	146,026	14,752	15,307	3,760	3,372
Granby	218,132	183,784	13,962	14,755	5,873	7,927
Montréal	45,504,995	53,431,832	2,383,675	2,411,299	606,190	634,416
Québec	8,253,864	8,572,756	480,987	341,122	43,849	45,522
St-Hyacinthe	303,340	386,506	25,015	22,514	6,793	6,251
Shawinigan	71,628	72,420	9,796	9,394	3,133	2,969
Sherbrooke	412,135	412,469	33,059	37,684	16,984	16,202
Trois-Rivières	252,875	292,813	23,552	24,190	8,822	9,368
Valleyfield	86,043	97,611	11,127	10,619	3,588	3,972
<u>Total — 10 centres</u>	55,538,884	63,922,769	3,015,907	2,914,064	707,810	738,531
Ontario:						
Brantford	468,687	415,602	50,981	48,059	23,373	24,839
Chatham	1,003,995	1,335,669	35,334	38,350	21,149	30,363
Cornwall	173,460	168,461	34,169	40,676	14,547	13,554
Guelph	322,585	354,018	52,653	54,761	23,850	25,420
Hamilton	3,766,315	4,452,367	371,714	564,301	203,858	180,740
Kingston	301,624	259,505	83,833	89,348	42,145	44,277
Kitchener	947,337	918,114	89,966	90,209	51,684	72,633
London	2,662,460	2,787,188	160,557	180,621	105,037	106,065
Niagara Falls	173,596	267,603	52,213	46,271	17,132	17,136
Oshawa	1,621,143	2,238,785	88,461	108,253	31,769	36,035
Ottawa	4,533,925	4,687,431	563,068	515,411	276,266	287,432
Peterborough	269,274	254,124	53,422	54,846	26,289	27,814
St. Catharines	689,262	691,659	67,411	142,532	32,457	46,015
Sarnia	495,023	699,757	46,185	90,493	24,995	36,903
Sault Ste. Marie	715,530	268,008	50,423	56,484	21,561	23,834
Sudbury	257,673	254,701	72,264	68,529	30,734	35,306
Thunder Bay	497,783	473,620	86,933	107,334	42,732	46,018
Timmins	107,703	109,367	31,563	26,188	10,810	10,550
Toronto	151,790,189	204,447,674	4,045,632	3,461,427	1,261,647	1,423,028
Windsor	1,444,869	1,912,162	212,517	232,867	71,048	78,362
<u>Total — 20 centres</u>	172,242,433	226,995,815	6,249,299	6,016,960	2,333,083	2,566,324
Manitoba:						
Brandon	123,098	154,383	39,742	41,763	19,851	25,230
Winnipeg	9,689,093	11,772,168	503,538	550,545	304,740	281,422
<u>Total — 2 centres</u>	9,812,191	11,926,551	543,280	592,308	324,591	306,652
Saskatchewan:						
Moose Jaw	108,517	120,912	27,182	33,198	18,376	19,298
Prince Albert	118,875	128,659	18,235	21,865	16,190	16,544
Regina	2,378,174	2,671,626	94,624	110,303	81,542	90,207
Saskatoon	735,707	777,866	95,913	101,360	138,989	102,604
<u>Total — 4 centres</u>	3,341,273	3,699,063	235,954	266,726	255,097	228,653

TABLE 3. Cheques Cashed by Type of Account -- Concluded

TABEAU 3. Chèques tirés par type de compte -- fin

	November — Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars — milliers de dollars					
Alberta:						
Calgary	13,088,151	15,543,584	413,582	525,159	463,304	604,184
Edmonton	8,970,267	11,707,066	424,868	478,329	439,533	453,910
Lethbridge	304,530	380,530	44,973	62,305	50,853	57,721
Medicine Hat	166,541	236,559	27,724	35,431	24,228	31,755
<u>Total — 4 centres</u>	22,529,489	27,867,739	911,147	1,101,224	977,918	1,147,570
British Columbia — Colombie-Britannique:						
Vancouver	16,794,187	19,378,166	1,056,301	1,226,162	627,851	750,959
Victoria	3,982,200	5,084,139	234,386	267,213	113,992	138,400
<u>Total — 2 centres</u>	20,776,387	24,462,305	1,290,687	1,493,375	741,843	889,359
<u>TOTAL — 50 CENTRES</u>	289,816,196	365,464,647	12,606,842	12,804,469	5,587,912	6,160,253

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) -- Courant(1)			Savings -- Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
<b>1978</b>						
November -- Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,003	1.98
December -- Décembre	288,288,589	17,255,648	200.48	8,173,243	77,302,215	1.27
<b>1979</b>						
January -- Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05
February -- Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90
March -- Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89
April -- Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83
May -- Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10
June -- Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04
July -- Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August -- Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September -- Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October -- Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November -- Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLÉAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930	34,479,078	646,720	12,132,377	13,768,172(2)	5,784,906	2,146,903
1932	23,759,682	479,732	7,160,097	10,355,080	4,387,199(3)	1,377,574
1935	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950	91,320,664	2,401,144(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1955	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960	245,472,746	4,978,152	72,673,475	114,408,585	37,016,326	16,396,208
1965	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1968	561,897,794	13,123,193	164,772,466	259,743,707	82,028,573	42,229,855
1969	648,472,822	15,766,213	177,603,530	314,306,800	89,387,588	51,408,691
1970	720,785,340	17,497,780	188,587,267	364,950,658(7)	97,780,815	51,968,820
1971	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972	946,890,980	20,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974	1,499,596,952	29,845,450	391,754,890	763,462,133	194,511,535	120,022,944
1975	1,884,573,502	34,997,723	489,814,660	975,126,849	236,424,552	148,209,718
1976	2,177,964,374	44,030,971	578,112,359	1,093,298,661	286,782,338	175,740,045
1977	2,413,526,138	45,724,403	637,483,883	1,220,986,265	319,892,434	189,439,153
1978	2,785,133,088	49,590,877	636,250,975	1,523,838,441	363,010,006	212,442,789
1979	3,576,869,964	63,893,771	670,193,305	2,134,406,702	447,779,097	260,597,089

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

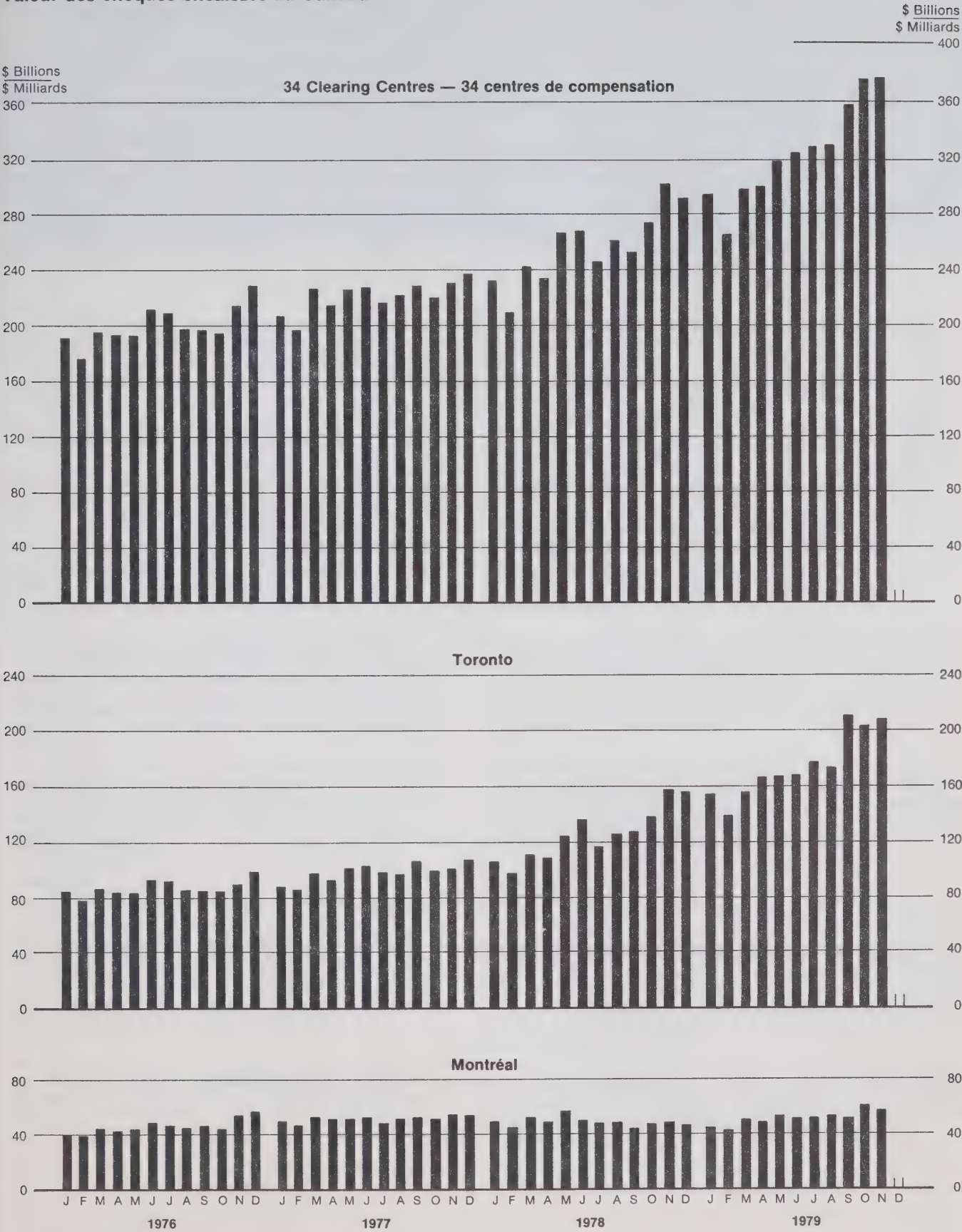
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



Value of Cheques Cashed in Canada
Valeur des chèques encaissés au Canada







# Statistics Canada Statistique Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

## CHEQUES CASHED

DECEMBER 1979

### Content

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time.

The cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada are shown exclusively in Table 2, effective with the March 1979 issue. These debits reflect the data from the nine clearing centres maintained by the Bank of Canada for settlement of cheques drawn on the Receiver General for Canada.

The data in Tables 1, 3, 4 and 5 and in the charts, as well as the references made to the value of cheques cashed in the Highlights do not include cheques drawn on the Receiver General for Canada or cheques drawn on deposit accounts held in the name of the Receiver General for Canada.

### Highlights

The value of cheques cashed in the 50 clearing centres in December totalled \$378,357 million, 28% above the value for the corresponding month of 1978. Payments in eight of the 10 provinces rose in comparison. Debits increased in Prince Edward Island by 7%, Nova Scotia by 15%, Quebec by 20%, Ontario by 31%, Manitoba by 25%, Saskatchewan by 9%, Alberta by 35%, and British Columbia by 26%. Debits decreased in Newfoundland by 37%, New Brunswick by 13%.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

February 1980  
5-4404-509

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHÈQUES ENCAISSÉS

DÉCEMBRE 1979

### Contenu

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable.

Les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada sont inclus exclusivement dans le Tableau 2, à partir du bulletin de mars 1979. Ces débits proviennent des neuf centres de compensation maintenus par la Banque du Canada pour le règlement des chèques tirés sur le Receveur Général du Canada.

Les données des tableaux 1, 3, 4 et 5 et des graphiques, ainsi que toutes références à la valeur des chèques encaissés dans les Faits saillants ne comprennent pas les chèques tirés sur le Receveur Général du Canada ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur Général du Canada.

### Faits saillants

La valeur des chèques encaissés dans 50 centres de compensation en décembre s'élevait à \$378,357 millions soit 28 % de plus qu'en décembre 1978. Les comparaisons pour le mois de décembre montrent que les versements ont augmenté dans huit des dix provinces. Les débits ont augmenté de 7 % dans l'Île-du-Prince-Édouard, de 15 % en Nouvelle-Écosse, de 20 % au Québec, de 31 % en Ontario, de 25 % au Manitoba, de 9 % en Saskatchewan, de 35 % en Alberta et de 26 % en Colombie-Britannique. Les débits ont accusé une baisse de 37 % à Terre-Neuve et de 13 % au Nouveau-Brunswick.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

Février 1980  
5-4404-509

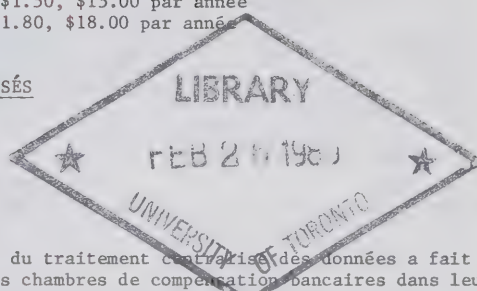


TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	December			First twelve months		
	Décembre			Douze premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,385,236	1,499,880	0.63	18,842,730	19,491,248	1.03
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	249,031	267,455	1.07	2,568,359	2,715,140	1.06
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	20,854	17,932	0.86	223,395	248,079	1.11
Halifax	2,281,775	2,780,884	1.22	24,791,277	35,389,548	1.43
Sydney	288,856	194,047	0.67	2,783,214	2,899,936	1.04
<u>Total - 3 centres</u>	2,591,485	2,992,863	1.15	27,797,886	38,537,563	1.39
New Brunswick - Nouveau-Brunswick:						
Fredericton	838,824	574,703	0.69	7,025,198	7,922,349	1.13
Moncton	370,747	340,888	0.92	3,827,471	4,265,120	1.11
Saint John	1,051,531	1,041,089	0.99	8,218,688	10,410,596	1.27
<u>Total - 3 centres</u>	2,261,102	1,956,680	0.87	19,071,357	22,598,065	1.18
Québec:						
Chicoutimi	285,312	339,912	1.19	3,374,950	3,742,189	1.11
Drummondville	136,619	164,684	1.21	1,492,422	1,673,725	1.12
Granby	159,094	202,436	1.27	2,074,451	2,300,044	1.11
Montréal	46,038,047	55,158,614	1.20	583,443,893	619,091,275	1.06
Québec	7,751,152	9,490,266	1.22	102,852,351	111,263,499	1.08
St-Hyacinthe	308,871	355,882	1.15	3,227,187	4,064,770	1.26
Shawinigan	71,334	64,422	0.90	736,662	857,127	1.16
Sherbrooke	417,750	432,191	1.03	4,161,680	4,919,602	1.18
Trois-Rivières	278,863	292,710	1.05	2,861,001	3,308,219	1.16
Valleyfield	83,985	117,133	1.39	981,182	1,190,127	1.21
<u>Total - 10 centres</u>	55,531,027	66,618,250	1.20	705,205,779	752,410,577	1.07
Ontario:						
Brantford	413,678	440,595	1.07	5,090,393	4,945,878	0.97
Chatham	878,325	1,383,492	1.58	7,291,827	11,086,964	1.52
Cornwall	210,885	208,715	0.99	2,129,892	2,326,119	1.09
Guelph	350,739	415,182	1.18	3,751,238	4,627,782	1.23
Hamilton	3,657,680	4,449,766	1.22	40,076,581	50,395,139	1.26
Kingston	300,552	314,281	1.05	3,993,812	3,720,686	0.93
Kitchener	1,035,599	1,090,343	1.05	10,730,266	12,293,721	1.15
London	2,447,450	2,461,744	1.01	27,574,050	31,471,822	1.14
Niagara Falls	219,357	244,731	1.12	2,605,235	3,038,255	1.17
Oshawa	1,540,662	2,227,721	1.45	18,414,117	21,010,640	1.14
Ottawa	4,339,097	4,536,021	1.05	50,836,016	58,811,803	1.16
Peterborough	266,298	296,640	1.11	3,395,659	3,525,738	1.04
St. Catharines	796,193	804,267	1.01	7,129,914	9,481,097	1.33
Sarnia	513,713	816,907	1.59	6,760,246	8,272,609	1.22
Sault Ste. Marie	787,756	335,445	0.43	6,214,573	4,691,641	0.75
Sudbury	326,902	301,711	0.92	3,801,690	4,017,332	1.06
Thunder Bay	563,134	646,733	1.15	6,192,851	6,982,617	1.13
Timmins	145,952	158,226	1.08	1,557,349	1,685,252	1.08
Toronto	155,580,757	208,293,868	1.34	1,506,364,977	2,136,747,736	1.42
Windsor	1,590,511	1,870,552	1.18	18,056,257	21,243,135	1.18
<u>Total - 20 centres</u>	175,965,240	231,296,940	1.31	1,731,966,943	2,400,375,966	1.39
Manitoba:						
Brandon	144,216	181,966	1.26	1,725,903	2,043,883	1.18
Winnipeg	9,206,984	11,479,092	1.25	108,789,940	122,423,317	1.13
<u>Total - 2 centres</u>	9,351,200	11,661,058	1.25	110,515,843	124,467,200	1.13
Saskatchewan:						
Moose Jaw	108,262	132,601	1.22	1,302,382	1,628,208	1.25
Prince Albert	130,096	118,720	0.91	1,562,354	1,784,189	1.14
Regina	2,759,289	3,003,023	1.09	28,651,611	32,493,925	1.13
Saskatoon	867,419	941,130	1.08	9,401,685	11,190,238	1.19
<u>Total - 4 centres</u>	3,865,066	4,195,474	1.09	40,918,032	47,096,560	1.15



TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	December			First twelve months		
	Décembre			Douze premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	13,279,046	18,412,239	1.39	137,337,608	182,632,174	1.33
Edmonton	9,515,719	12,416,937	1.30	105,252,068	133,392,652	1.27
Lethbridge	320,847	371,409	1.16	3,690,372	4,534,256	1.23
Medicine Hat	202,650	363,325	1.79	1,830,611	3,076,697	1.68
<u>Total - 4 centres</u>	23,318,262	31,563,910	1.35	248,110,659	323,635,779	1.30
British Columbia - Colombie-Britannique:						
Vancouver	16,789,294	20,410,881	1.22	190,906,405	228,709,220	1.20
Victoria	4,154,889	5,893,735	1.42	42,480,567	58,192,485	1.37
<u>Total - 2 centres</u>	20,944,183	26,304,616	1.26	233,386,972	286,901,705	1.23
<u>TOTAL - 50 CENTRES</u>	296,461,832	378,357,126	1.28	3,138,384,560	4,018,229,803	1.28

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	December			First twelve month		
	Décembre			Douze premiers mois		
	1978	1979	1979 1978	1978	1979	1979 1978
Vancouver	310,152	311,145	1.00	4,077,178	4,447,374	1.09
Calgary	202,936	221,380	1.09	2,878,442	3,108,808	1.08
Regina	85,319	92,036	1.08	1,162,340	1,340,146	1.15
Winnipeg	163,124	185,911	1.14	2,394,480	2,593,418	1.08
Toronto	789,572	852,827	1.08	10,876,934	11,758,545	1.08
Ottawa	3,801,954	5,288,571	1.39	44,959,575	54,989,788	1.22
Montréal	845,993	760,196	0.90	10,254,598	10,567,774	1.03
Saint John	71,888	48,444	0.67	1,127,399	580,699	0.52
Halifax	282,868	310,097	1.10	3,074,559	3,933,323	1.28
Canada	6,553,806	8,070,607	1.23	80,805,505	93,319,875	1.15

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

December — Décembre						
Current		Savings		Personal chequing		
Courant		Épargne		Chèques personnels		
1978	1979	1978	1979	1978	1979	
thousands of dollars — milliers de dollars						
Newfoundland — Terre-Neuve:						
St. John's	2,271,100	1,364,161	70,341	89,712	43,795	46,007
Prince Edward Island — île-du-Prince-Édouard:						
Charlottetown	224,072	239,142	11,116	13,774	13,843	14,539
Nova Scotia — Nouvelle-Écosse:						
Glace Bay	16,086	13,495	2,560	2,394	2,208	2,043
Halifax	2,120,849	2,515,364	65,510	78,171	95,416	187,349
Sydney	268,736	171,806	9,435	10,995	10,685	11,246
Total — 3 centres	2,405,671	2,700,665	77,505	91,560	108,309	200,638
New Brunswick — Nouveau-Brunswick:						
Fredericton	772,853	490,527	44,508	42,976	21,463	41,200
Moncton	329,057	288,532	16,725	25,490	24,965	26,866
Saint John	994,448	978,555	32,054	34,845	25,029	27,689
Total — 3 centres	2,096,358	1,757,614	93,287	103,311	71,457	95,755
Québec:						
Chicoutimi	262,623	315,226	14,949	16,106	7,740	8,580
Drummondville	122,876	150,771	10,652	10,653	3,091	3,260
Granby	144,774	185,264	8,212	10,796	6,108	6,376
Montréal	43,891,986	52,716,647	1,601,782	1,859,465	544,279	582,502
Québec	7,287,746	9,123,612	419,393	315,232	44,013	51,422
St-Hyacinthe	284,649	329,286	19,493	19,794	4,729	6,802
Shawinigan	63,415	55,182	5,402	6,216	2,517	3,024
Sherbrooke	380,953	389,853	22,691	27,367	14,106	14,971
Trois-Rivières	255,348	267,589	15,427	16,604	8,088	8,517
Valleyfield	73,825	104,923	7,324	9,078	2,836	3,132
Total — 10 centres	52,768,195	63,638,353	2,125,325	2,291,311	637,507	688,586
Ontario:						
Brantford	368,515	383,557	25,243	34,040	19,920	22,998
Chatham	835,844	1,334,203	24,773	22,439	17,708	26,850
Cornwall	182,210	177,203	16,792	20,042	11,883	11,470
Guelph	302,031	363,881	27,874	29,727	20,834	21,574
Hamilton	3,294,351	4,094,366	198,361	221,291	164,968	134,109
Kingston	224,998	220,054	40,060	58,241	35,494	35,986
Kitchener	928,922	982,554	53,998	55,617	52,679	52,172
London	2,250,933	2,187,015	104,368	171,956	92,149	102,773
Niagara Falls	184,525	204,489	20,636	25,372	14,196	14,870
Oshawa	1,469,531	2,141,051	42,989	54,121	28,142	32,549
Ottawa	3,877,189	4,053,379	244,742	257,625	217,166	225,017
Peterborough	219,440	244,288	23,730	28,690	23,128	23,662
St. Catharines	727,466	730,726	39,099	41,665	29,628	31,876
Sarnia	461,127	761,634	28,634	30,838	23,952	24,435
Sault Ste. Marie	743,157	281,024	25,434	32,287	19,165	22,134
Sudbury	264,461	236,313	36,395	37,994	26,046	27,404
Thunder Bay	480,399	555,457	42,617	50,813	40,118	40,463
Timmins	116,165	129,483	19,782	19,078	10,005	9,665
Toronto	151,288,575	204,769,497	3,048,915	2,204,157	1,243,267	1,320,214
Windsor	1,400,208	1,668,659	121,157	131,756	69,146	70,137
Total — 20 centres	169,620,047	225,518,833	4,185,599	3,527,749	2,159,594	2,250,358
Manitoba:						
Brandon	110,681	146,740	16,996	16,639	16,539	18,587
Winnipeg	8,680,734	10,978,092	272,773	264,740	253,477	236,260
Total — 2 centres	8,791,415	11,124,832	289,769	281,379	270,016	254,847
Saskatchewan:						
Moose Jaw	81,689	99,694	11,658	15,137	14,915	17,770
Prince Albert	106,926	95,232	7,896	10,316	15,274	13,172
Regina	2,642,267	2,872,532	47,548	55,534	69,474	74,957
Saskatoon	696,836	796,686	42,938	59,443	127,645	85,001
Total — 4 centres	3,527,718	3,864,144	110,040	140,430	227,308	190,900

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1978	1979	1978	1979	1978	1979
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	12,616,627	17,345,709	259,185	507,284	403,234	559,246
Edmonton	8,950,650	11,727,511	227,193	301,454	337,876	387,972
Lethbridge	254,298	289,417	21,467	29,258	45,082	52,734
Medicine Hat	170,174	316,417	12,167	18,517	20,309	28,391
<u>Total - 4 centres</u>	21,991,749	29,679,054	520,012	856,513	806,501	1,028,343
British Columbia - Colombie-Britannique:						
Vancouver	15,605,883	18,942,231	571,813	777,706	611,598	690,944
Victoria	3,945,354	5,641,172	118,436	130,352	91,099	122,211
<u>Total - 2 centres</u>	19,551,237	24,583,403	690,249	908,058	702,697	813,155
<u>TOTAL - 50 CENTRES</u>	283,247,562	364,470,201	8,173,243	8,303,797	5,041,027	5,583,128

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
<u>1978</u>						
December - Décembre	288,288,589	17,255,648	200.48	8,173,243	77,302,215	1.27
<u>1979</u>						
January - Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05
February - Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90
March - Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89
April - Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83
May - Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10
June - Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04
July - Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August - Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September - Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October - Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November - Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929	46,670,481	797,958	16,483,667	18,543,268(2)	7,922,806	2,922,782
1930	37,491,301	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940	34,437,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945	68,384,814	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950	100,635,459	2,648,161(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960	269,619,053	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1968	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1969	714,993,156	17,472,452	194,298,992	347,670,054	98,711,585	56,840,073
1970	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971	894,405,536	20,377,832	232,281,965	463,437,596	113,313,909	64,994,234
1972	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973	1,334,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974	1,656,009,230	32,790,595	433,121,617	841,985,153	214,663,119	133,448,746
1975	2,088,082,180	39,486,772	539,737,648	1,082,033,951	262,828,216	163,995,593
1976	2,406,649,720	48,034,309	639,638,516	1,206,787,422	317,917,060	194,272,413
1977	2,649,874,212	50,156,451	697,179,228	1,343,599,864	351,085,190	207,853,479
1978	3,075,553,993	55,680,166	690,457,924	1,696,484,397	399,544,534	233,386,972
1979	3,948,939,172	69,556,512	735,274,376	2,362,007,040	495,199,539	286,901,705

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

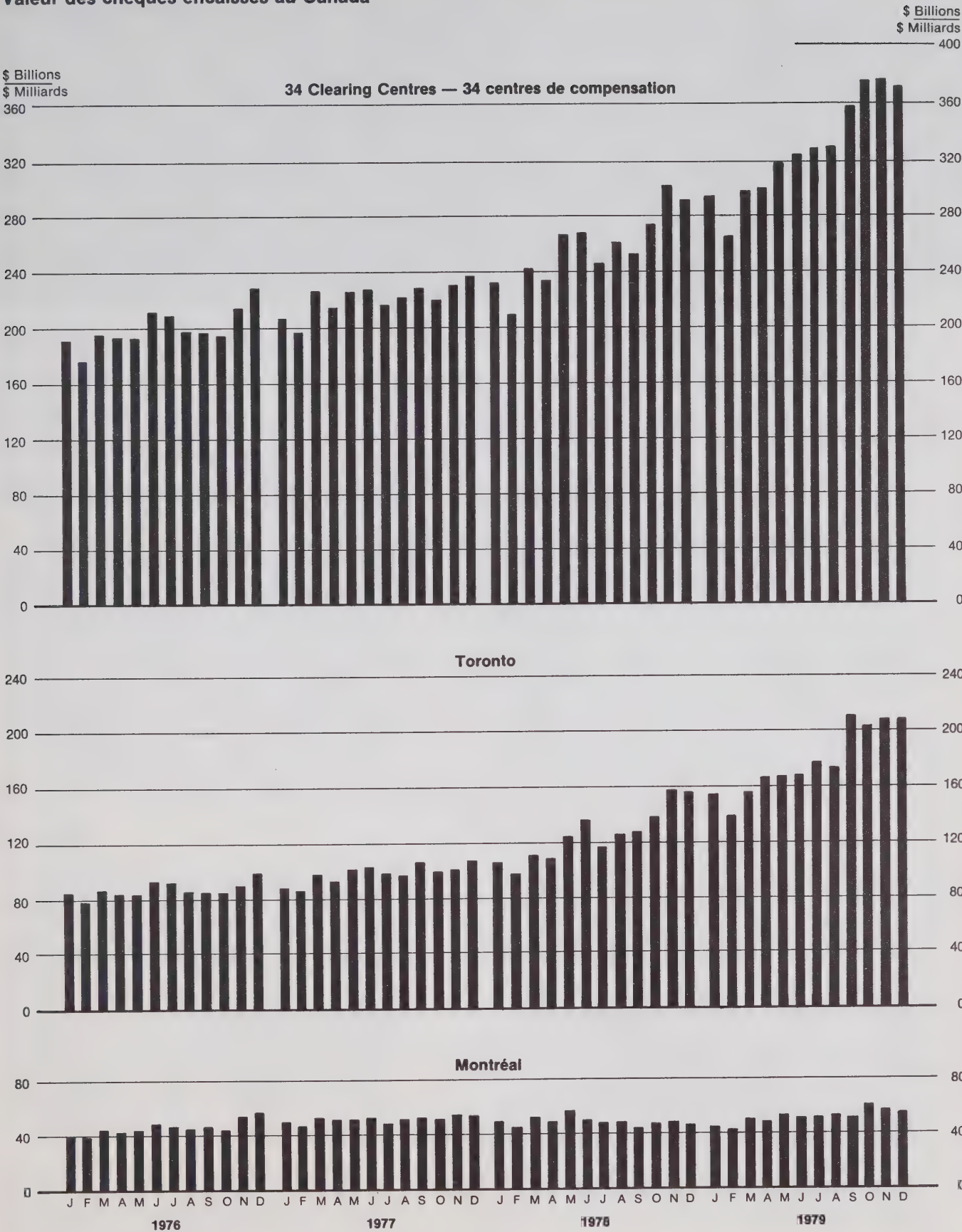
(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.




Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada







# Statistics Canada Statistique Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHEQUES CASHED

JANUARY 1980

### Introduction

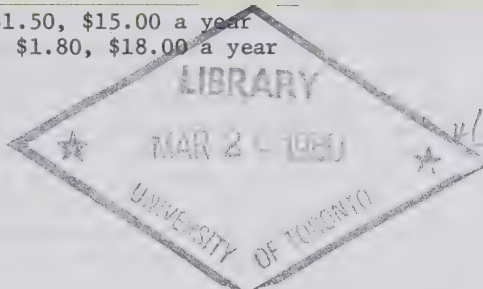
Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

March 1980  
5-4404-509



## CHÈQUES ENCAISSÉS

JANVIER 1980

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

Mars 1980  
5-4404-509

month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	January Janvier					
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,164,121	2,870,793	1.33			
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	230,177	252,693	1.10			
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	21,093	19,070	0.90			
Halifax	2,413,463	3,248,825	1.35			
Sydney	320,510	373,889	1.17			
<u>Total - 3 centres</u>	2,755,066	3,641,784	1.32			
New Brunswick - Nouveau-Brunswick:						
Fredericton	640,613	815,924	1.27			
Moncton	365,199	364,035	1.00			
Saint John	804,714	1,059,500	1.32			
<u>Total - 3 centres</u>	1,810,526	2,239,459	1.24			
Québec:						
Chicoutimi	259,470	397,633	1.53			
Drummondville	89,195	136,750	1.53			
Granby	187,903	174,380	0.93			
Montréal	45,091,736	53,220,352	1.18			
Québec	8,393,379	10,261,865	1.22			
St-Hyacinthe	288,553	321,636	1.11			
Shawinigan	64,776	80,147	1.24			
Sherbrooke	404,599	432,407	1.07			
Trois-Rivières	261,838	325,989	1.25			
Valleyfield	85,831	95,755	1.12			
<u>Total - 10 centres</u>	55,127,280	65,446,914	1.19			
				Cumulative figures will appear here in subsequent issues.		
				Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.		
Ontario:						
Brantford	413,187	409,509	0.99			
Chatham	853,046	1,335,431	1.57			
Cornwall	183,713	203,481	1.11			
Guelph	409,180	409,747	1.00			
Hamilton	3,876,319	4,677,078	1.21			
Kingston	308,172	344,920	1.12			
Kitchener	974,949	1,017,424	1.04			
London	2,577,063	2,847,888	1.11			
Niagara Falls	214,433	276,146	1.29			
Oshawa	1,604,805	1,848,157	1.15			
Ottawa	4,381,942	5,971,822	1.36			
Peterborough	229,805	289,122	1.26			
St. Catharines	751,751	713,730	0.95			
Sarnia	708,395	862,156	1.22			
Sault Ste. Marie	662,632	320,608	0.48			
Sudbury	308,220	341,136	1.11			
Thunder Bay	552,875	630,233	1.14			
Tirmins	138,628	141,900	1.02			
Toronto	155,214,084	221,898,298	1.43			
Windsor	1,593,250	1,631,293	1.02			
<u>Total - 20 centres</u>	175,956,449	246,170,079	1.40			
Manitoba:						
Brandon	144,989	172,694	1.19			
Winnipeg	10,635,776	13,847,388	1.30			
<u>Total - 2 centres</u>	10,780,765	14,020,082	1.30			
Saskatchewan:						
Moose Jaw	131,487	155,123	1.18			
Prince Albert	149,984	172,120	1.15			
Regina	2,638,353	3,253,206	1.23			
Saskatoon	941,378	1,138,419	1.21			
<u>Total - 4 centres</u>	3,861,202	4,718,868	1.22			

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	January					
	Janvier					
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	16,635,427	18,814,141	1.13			
Edmonton	9,502,233	12,459,095	1.31			
Lethbridge	327,961	393,617	1.20			
Medicine Hat	207,601	335,433	1.62			
<u>Total - 4 centres</u>	26,673,222	32,002,286	1.20	Cumulative figures will appear here in subsequent issues.		
British Columbia - Colombie-Britannique:				Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.		
Vancouver	16,995,685	20,278,495	1.19			
Victoria	4,200,795	6,853,237	1.63			
<u>Total - 2 centres</u>	21,196,480	27,131,732	1.28			
<u>TOTAL - 50 CENTRES</u>	300,555,288	398,494,690	1.33			

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	January					
	Janvier					
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	286,298	287,517	1.00			
Calgary	168,833	194,251	1.15			
Regina	77,618	77,321	1.00			
Winnipeg	155,050	152,775	0.99			
Toronto	678,118	703,256	1.04	Cumulative figures will appear here in subsequent issues.		
Ottawa	4,065,644	5,498,509	1.35	Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.		
Montréal	732,064	750,610	1.03			
Saint John	48,101	44,371	0.92			
Halifax	279,549	301,933	1.08			
<u>CANADA</u>	6,491,275	8,010,543	1.23			

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,041,918	2,730,576	80,947	88,916	41,256	51,301
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	203,780	222,475	11,701	15,436	14,696	14,782
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,581	14,773	2,307	2,120	2,205	2,177
Halifax	2,254,334	2,971,108	67,345	87,311	91,784	190,406
Sydney	299,961	349,405	7,590	10,591	12,959	13,893
<u>Total - 3 centres</u>	2,570,876	3,335,286	77,242	100,022	106,948	206,476
New Brunswick - Nouveau-Brunswick:						
Fredericton	579,312	759,008	35,908	34,355	25,393	22,561
Moncton	320,211	315,616	19,746	20,545	25,242	27,874
Saint John	748,725	999,229	29,393	30,586	26,596	29,685
<u>Total - 3 centres</u>	1,648,248	2,073,853	85,047	85,486	77,231	80,120
Québec:						
Chicoutimi	231,765	372,895	17,992	16,145	9,713	8,593
Drummondville	75,440	123,043	10,619	10,776	3,136	2,931
Granby	175,080	158,974	7,259	9,172	5,564	6,234
Montréal	43,170,391	50,993,321	1,429,081	1,615,322	492,264	611,709
Québec	8,034,177	9,885,894	319,691	301,040	39,511	74,931
St-Hyacinthe	266,231	299,419	17,791	17,064	4,531	5,153
Shawinigan	57,052	71,471	5,438	6,141	2,286	2,535
Sherbrooke	367,966	391,294	21,583	25,439	15,050	15,674
Trois-Rivières	240,237	302,033	13,697	16,203	7,904	7,753
Valleyfield	75,768	82,666	6,606	9,159	3,457	3,930
<u>Total - 10 centres</u>	52,694,107	62,681,010	1,849,757	2,026,461	583,416	739,443
Ontario:						
Brantford	366,004	356,905	25,954	29,704	21,229	22,900
Chatham	810,082	1,285,571	23,975	22,064	18,989	27,796
Cornwall	147,179	174,224	24,425	17,607	12,109	11,650
Guelph	357,797	349,619	29,417	35,014	21,966	25,114
Hamilton	3,557,514	4,303,785	190,125	231,256	128,680	142,037
Kingston	230,621	255,874	41,657	50,935	35,894	38,111
Kitchener	865,418	908,369	56,351	56,588	53,180	52,467
London	2,378,328	2,499,380	101,060	164,961	97,675	183,547
Niagara Falls	177,894	234,283	22,712	25,760	13,827	16,103
Oshawa	1,532,271	1,766,567	42,109	48,900	30,425	32,690
Ottawa	3,822,402	5,457,420	299,268	276,865	260,272	237,537
Peterborough	184,621	229,274	23,818	35,196	21,366	24,652
St. Catharines	683,514	633,638	38,995	45,896	29,242	34,196
Sarnia	662,463	807,455	21,578	30,057	24,354	24,644
Sault Ste. Marie	617,330	259,295	26,437	37,609	18,865	23,704
Sudbury	242,282	270,386	37,973	43,476	27,965	27,274
Thunder Bay	466,248	532,015	48,704	56,768	37,923	41,450
Timmins	112,345	115,840	16,774	15,400	9,509	10,660
Toronto	151,964,399	218,415,561	1,912,448	2,172,551	1,337,237	1,310,186
Windsor	1,397,956	1,392,714	127,398	163,804	67,896	74,775
<u>Total - 20 centres</u>	170,576,668	240,248,175	3,111,178	3,560,411	2,268,603	2,361,493
Manitoba:						
Brandon	106,514	128,568	19,616	19,625	18,859	24,501
Winnipeg	10,157,662	13,225,916	234,284	288,639	243,830	332,833
<u>Total - 2 centres</u>	10,264,176	13,354,484	253,900	308,264	262,689	357,334
Saskatchewan:						
Moose Jaw	99,767	113,275	15,035	19,749	16,685	22,099
Prince Albert	113,757	137,303	10,633	19,543	25,594	15,274
Regina	2,512,078	3,096,319	51,916	73,561	74,359	83,326
Saskatoon	824,443	973,806	45,452	64,867	71,483	99,746
<u>Total - 4 centres</u>	3,550,045	4,320,703	123,036	177,720	188,121	220,444

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	15,873,934	17,878,419	286,506	358,536	474,987	577,186
Edmonton	8,893,918	11,747,226	246,375	320,710	361,940	391,159
Lethbridge	256,598	305,923	24,303	34,152	47,060	53,542
Medicine Hat	170,904	289,417	13,940	17,835	22,757	28,181
<u>Total - 4 centres</u>	25,195,354	30,220,985	571,124	731,233	906,744	1,050,068
British Columbia - Colombie-Britannique:						
Vancouver	15,812,161	18,675,084	579,541	882,081	603,983	721,330
Victoria	3,968,740	6,592,088	132,760	140,208	99,295	120,941
<u>Total - 2 centres</u>	19,780,901	25,267,172	712,301	1,022,289	703,278	842,271
<u>TOTAL - 50 CENTRES</u>	288,526,073	384,454,719	6,876,233	8,116,238	5,152,982	5,923,733

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
<b>1979</b>						
January - Janvier	293,679,055	16,611,941	212.15	6,876,233	78,593,180	1.05
February - Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90
March - Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89
April - Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83
May - Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10
June - Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04
July - Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August - Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September - Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October - Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November - Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
<b>1980</b>						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925	2,230,038	43,433	714,408	879,501	442,998	149,698
1929	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1932	20,844,288	519,171	2,766,200	11,258,872	4,797,206(3)	1,502,839
1935	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1955	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1970	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565
1976	191,828,528	3,772,407	50,912,573	96,745,355	26,153,092	14,245,101
1977	206,411,328	3,759,479	56,862,318	101,853,053	27,456,055	16,480,423
1978	232,084,367	4,741,408	56,794,566	120,416,459	32,527,727	17,604,207
1979	294,803,061	5,747,497	53,889,714	172,654,181	41,315,189	21,196,480
1980	392,193,686	7,543,153	63,914,624	242,862,941	50,741,236	27,131,732

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

\$ Billions

\$ Milliards

\$ Billions

\$ Milliards

600

600

Semi-logarithmic scale

Échelle semi-logarithmique

500

500

400

400

300

300

200

200

100

100

90

90

80

80

70

70

60

60

50

50

40

40

30

30

20

20

10

10

50 Clearing centres

50 centres de compensation

Toronto

Montréal

Alberta

British Columbia

Colombie-Britannique

1977

1978

1979

1980

D


J

J

J

J

J



# Statistics Canada Statistique Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHEQUES CASHED

FEBRUARY 1980

DEPOSITORY LIBRARY MATERIAL 1980

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

## CHÈQUES ENCAISSÉS

FEBRUARY 1980

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	February Février			First two months Deux premiers mois		
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,185,222	1,472,824	1.24	3,349,343	4,343,617	1.30
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	208,180	231,299	1.11	438,357	483,992	1.10
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	18,407	17,990	0.98	39,500	37,060	0.94
Halifax	1,854,335	2,684,461	1.45	4,267,798	5,933,286	1.39
Sydney	213,690	273,023	1.28	534,200	646,912	1.21
<u>Total - 3 centres</u>	2,086,432	2,975,474	1.43	4,841,498	6,617,258	1.37
New Brunswick - Nouveau-Brunswick:						
Fredericton	570,251	559,691	0.98	1,210,864	1,375,615	1.14
Moncton	313,193	319,733	1.02	678,392	683,768	1.01
Saint John	787,222	1,028,004	1.31	1,591,936	2,087,504	1.31
<u>Total - 3 centres</u>	1,670,666	1,907,428	1.14	3,481,192	4,146,887	1.19
Québec:						
Chicoutimi	288,716	355,324	1.23	548,186	752,957	1.37
Drummondville	67,294	129,789	1.93	156,489	266,539	1.70
Granby	183,460	173,937	0.95	371,363	348,317	0.94
Montréal	42,416,918	52,879,465	1.25	87,508,654	106,099,817	1.21
Québec	7,167,136	8,086,339	1.13	15,560,515	18,348,204	1.18
St-Hyacinthe	279,948	316,152	1.13	568,501	637,788	1.12
Shawinigan	59,034	73,993	1.25	123,810	154,140	1.24
Sherbrooke	364,927	427,663	1.17	769,526	860,070	1.12
Trois-Rivières	238,752	332,527	1.39	500,590	658,516	1.32
Valleyfield	73,524	93,935	1.28	159,355	189,690	1.19
<u>Total - 10 centres</u>	51,139,709	62,869,124	1.23	106,266,989	128,316,038	1.21
Ontario:						
Brantford	327,528	391,956	1.20	740,715	801,465	1.08
Chatham	865,324	1,512,763	1.75	1,718,370	2,848,194	1.66
Cornwall	156,596	190,269	1.22	340,309	393,750	1.16
Guelph	326,036	380,781	1.17	735,216	790,528	1.08
Hamilton	3,558,342	4,322,541	1.21	7,434,661	8,999,619	1.21
Kingston	263,504	297,577	1.13	571,676	642,497	1.12
Kitchener	848,679	913,229	1.08	1,823,628	1,930,653	1.06
London	1,966,244	2,544,832	1.29	4,543,307	5,392,720	1.19
Niagara Falls	187,410	261,161	1.39	401,843	537,307	1.34
Oshawa	1,320,365	1,888,652	1.43	2,925,170	3,736,809	1.28
Ottawa	4,362,066	5,524,132	1.27	8,744,008	11,495,954	1.31
Peterborough	230,504	252,311	1.09	460,309	541,433	1.18
St. Catharines	621,925	687,858	1.11	1,373,676	1,401,588	1.02
Sarnia	667,240	680,147	1.02	1,375,635	1,542,303	1.12
Sault Ste. Marie	567,302	348,584	0.61	1,229,934	669,192	0.54
Sudbury	265,947	351,225	1.32	574,167	692,361	1.21
Thunder Bay	463,860	584,367	1.26	1,016,735	1,214,600	1.19
Timmins	112,641	150,277	1.33	251,269	292,177	1.16
Toronto	139,336,673	204,997,696	1.47	294,550,757	426,895,994	1.45
Windsor	1,441,630	1,317,890	0.91	3,034,880	2,949,183	0.97
<u>Total - 20 centres</u>	157,889,816	227,598,248	1.44	333,846,265	473,768,327	1.42
Manitoba:						
Brandon	133,764	179,471	1.34	278,753	352,165	1.26
Winnipeg	8,064,163	11,892,485	1.47	18,699,939	25,739,873	1.38
<u>Total - 2 centres</u>	8,197,927	12,071,956	1.47	18,978,692	26,092,038	1.37
Saskatchewan:						
Moose Jaw	106,417	122,732	1.15	237,904	277,855	1.17
Prince Albert	119,688	146,464	1.22	269,672	318,584	1.18
Regina	2,112,419	2,714,058	1.28	4,750,772	5,967,264	1.26
Saskatoon	719,353	1,318,196	1.83	1,660,731	2,456,615	1.48
<u>Total - 4 centres</u>	3,057,877	4,301,450	1.41	6,919,079	9,020,318	1.30

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	February Février			First two months Deux premiers mois		
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	13,297,022	18,487,287	1.39	29,932,449	37,301,428	1.25
Edmonton	10,183,813	11,877,407	1.17	19,686,046	24,336,502	1.24
Lethbridge	306,165	381,673	1.25	634,126	775,290	1.22
Medicine Hat	165,890	314,524	1.90	373,491	649,957	1.74
<u>Total - 4 centres</u>	23,952,890	31,060,891	1.30	50,626,112	63,063,177	1.25
British Columbia - Colombie-Britannique:						
Vancouver	16,824,401	21,468,113	1.28	33,820,086	41,746,608	1.23
Victoria	3,913,682	4,896,034	1.25	8,114,477	11,749,271	1.45
<u>Total - 2 centres</u>	20,738,083	26,364,147	1.27	41,934,563	53,495,879	1.28
<u>TOTAL - 50 CENTRES</u>	270,126,802	370,852,841	1.37	570,682,090	769,347,531	1.35

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	February Février			First two months Deux premiers mois		
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Vancouver	272,620	318,833	1.17	558,918	606,350	1.08
Calgary	179,325	212,953	1.19	348,158	407,204	1.17
Regina	79,562	88,473	1.11	157,180	165,794	1.05
Winnipeg	152,576	178,819	1.17	307,626	331,594	1.08
Toronto	677,872	819,651	1.21	1,355,990	1,522,907	1.12
Ottawa	3,499,175	5,134,953	1.47	7,564,819	10,633,462	1.41
Montréal	693,183	794,738	1.15	1,425,247	1,545,348	1.08
Saint John	45,750	49,728	1.09	93,851	94,099	1.00
Halifax	263,822	309,344	1.17	543,371	611,277	1.12
<u>CANADA</u>	5,863,885	7,907,492	1.35	12,355,160	15,918 035	1.29

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	February — Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's	1,077,489	1,333,274	72,206	93,091	35,527	46,459
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown	184,435	202,716	10,773	13,316	12,972	15,267
Nova Scotia — Nouvelle-Écosse:						
Glace Bay	14,730	13,538	1,614	2,495	2,063	1,957
Halifax	1,709,420	2,483,685	61,352	86,942	83,563	113,834
Sydney	195,656	250,660	7,987	11,403	10,047	10,960
Total — 3 centres	1,919,806	2,747,883	70,953	100,840	95,673	126,751
New Brunswick — Nouveau-Brunswick:						
Fredericton	514,787	491,030	36,190	28,468	19,274	40,193
Moncton	265,099	271,838	25,707	21,046	22,387	26,849
Saint John	736,987	964,675	26,614	34,874	23,621	28,455
Total — 3 centres	1,516,873	1,727,543	88,511	84,388	65,282	95,497
Québec:						
Chicoutimi	264,028	322,800	17,273	24,482	7,415	8,042
Drummondville	58,253	114,471	5,931	12,142	3,110	3,176
Granby	171,005	157,167	6,851	10,294	5,604	6,476
Montréal	40,687,569	50,680,445	1,279,864	1,619,456	449,485	579,564
Québec	6,744,184	7,748,415	387,292	284,293	35,660	53,631
St-Hyacinthe	260,836	292,926	14,920	17,709	4,192	5,517
Shawinigan	50,719	64,106	5,363	7,016	2,952	2,871
Sherbrooke	326,958	382,252	20,199	29,114	17,770	16,297
Trois-Rivières	218,213	305,443	12,950	18,104	7,589	8,980
Valleyfield	64,313	82,021	6,269	8,296	2,942	3,618
Total — 10 centres	48,846,078	60,150,046	1,756,912	2,030,906	536,719	688,172
Ontario:						
Brantford	278,550	341,550	21,151	28,836	27,827	21,570
Chatham	828,687	1,462,339	20,063	24,435	16,574	25,989
Cornwall	131,814	159,299	14,586	18,219	10,196	12,751
Guelph	282,079	325,183	24,643	31,809	19,314	23,789
Hamilton	3,261,819	3,955,655	173,072	230,014	123,451	136,872
Kingston	193,753	210,104	35,485	50,680	34,266	36,793
Kitchener	748,651	803,025	53,298	56,677	46,730	53,527
London	1,795,656	2,328,822	86,084	112,010	84,504	104,000
Niagara Falls	157,644	220,004	17,322	25,463	12,444	15,694
Oshawa	1,250,132	1,803,519	37,113	55,259	33,120	29,874
Ottawa	3,859,600	4,953,107	269,901	276,815	232,565	294,210
Peterborough	190,216	197,597	20,152	31,160	20,136	23,554
St. Catharines	562,995	609,980	32,293	46,428	26,637	31,450
Sarnia	622,682	627,547	24,189	29,551	20,369	23,049
Sault Ste. Marie	526,701	284,711	23,308	32,238	17,293	31,635
Sudbury	211,428	255,112	31,981	52,430	22,538	43,683
Thunder Bay	389,047	486,285	40,335	58,084	34,478	39,998
Timmins	93,377	122,627	10,964	17,019	8,300	10,631
Toronto	136,804,092	201,213,780	1,476,310	2,417,527	1,056,271	1,366,389
Windsor	1,280,825	1,106,117	102,143	141,619	58,662	70,154
Total — 20 centres	153,469,748	221,466,363	2,514,393	3,736,273	1,905,675	2,395,612
Manitoba:						
Brandon	103,188	144,201	14,389	19,131	16,187	16,139
Winnipeg	7,646,244	11,277,907	206,677	341,606	211,242	272,972
Total — 2 centres	7,749,432	11,422,108	221,066	360,737	227,429	289,111
Saskatchewan:						
Moose Jaw	81,969	89,585	10,557	16,893	13,891	16,254
Prince Albert	99,749	121,596	6,965	10,546	12,974	14,322
Regina	2,004,012	2,566,583	40,404	68,013	68,003	79,462
Saskatoon	619,603	1,184,572	37,382	56,195	62,368	77,429
Total — 4 centres	2,805,333	3,962,336	95,308	151,647	157,236	187,467

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars — milliers de dollars					
Alberta:						
Calgary	12,680,587	17,444,177	225,541	421,396	390,894	621,714
Edmonton	9,557,133	11,160,456	252,403	321,463	374,277	395,488
Lethbridge	243,698	299,667	20,100	32,041	42,367	49,965
Medicine Hat	137,651	272,747	10,018	16,797	18,221	24,980
<u>Total — 4 centres</u>	22,619,069	29,177,047	508,062	791,697	825,759	1,092,147
British Columbia — Colombie-Britannique:						
Vancouver	15,729,375	19,696,784	538,889	990,143	556,137	781,186
Victoria	3,705,433	4,610,263	113,410	152,165	94,839	133,606
<u>Total — 2 centres</u>	19,434,808	24,307,047	652,299	1,142,308	650,976	914,792
<u>TOTAL — 50 CENTRES</u>	259,623,071	356,496,363	5,990,483	8,505,203	4,513,248	5,851,275

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
<b>1979</b>						
February - Février	264,136,319	15,558,072	203.73	5,990,483	80,189,687	0.90
March - Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89
April - Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83
May - Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10
June - Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04
July - Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August - Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September - Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October - Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November - Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
<b>1980</b>						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929	7,522,611	124,623	2,714,749	3,126,617(2)	1,070,759	485,863
1930	6,026,446	111,977	1,997,250	2,500,398	1,011,754	405,067
1932	4,061,081	87,996	1,242,211	1,784,387	688,420(3)	258,067
1935	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945	9,503,506	210,458(5)	2,864,454	4,274,664(4)	1,556,769	597,161
1950	13,306,823	360,086	4,029,045	5,625,119(6)	2,182,304	1,110,269
1955	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,219
1965	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366
1970	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325
1971	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972	154,923,801	3,375,169	39,747,014	82,243,600	18,408,361	11,149,657
1973	192,078,458	3,749,514	48,388,392	103,887,858	21,933,067	14,119,627
1974	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316
1975	318,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747
1976	367,362,701	7,167,290	97,473,512	186,704,317	48,127,083	27,890,499
1977	402,881,027	7,794,810	109,697,081	199,972,874	53,264,593	32,151,669
1978	441,664,053	8,526,861	108,019,973	230,825,821	60,470,367	33,821,031
1979	559,986,300	9,887,469	103,838,695	327,801,690	76,523,883	41,934,563
1980	757,171,834	13,048,175	125,308,091	467,144,156	98,175,533	53,495,879

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Port William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Port William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

\$ Billions

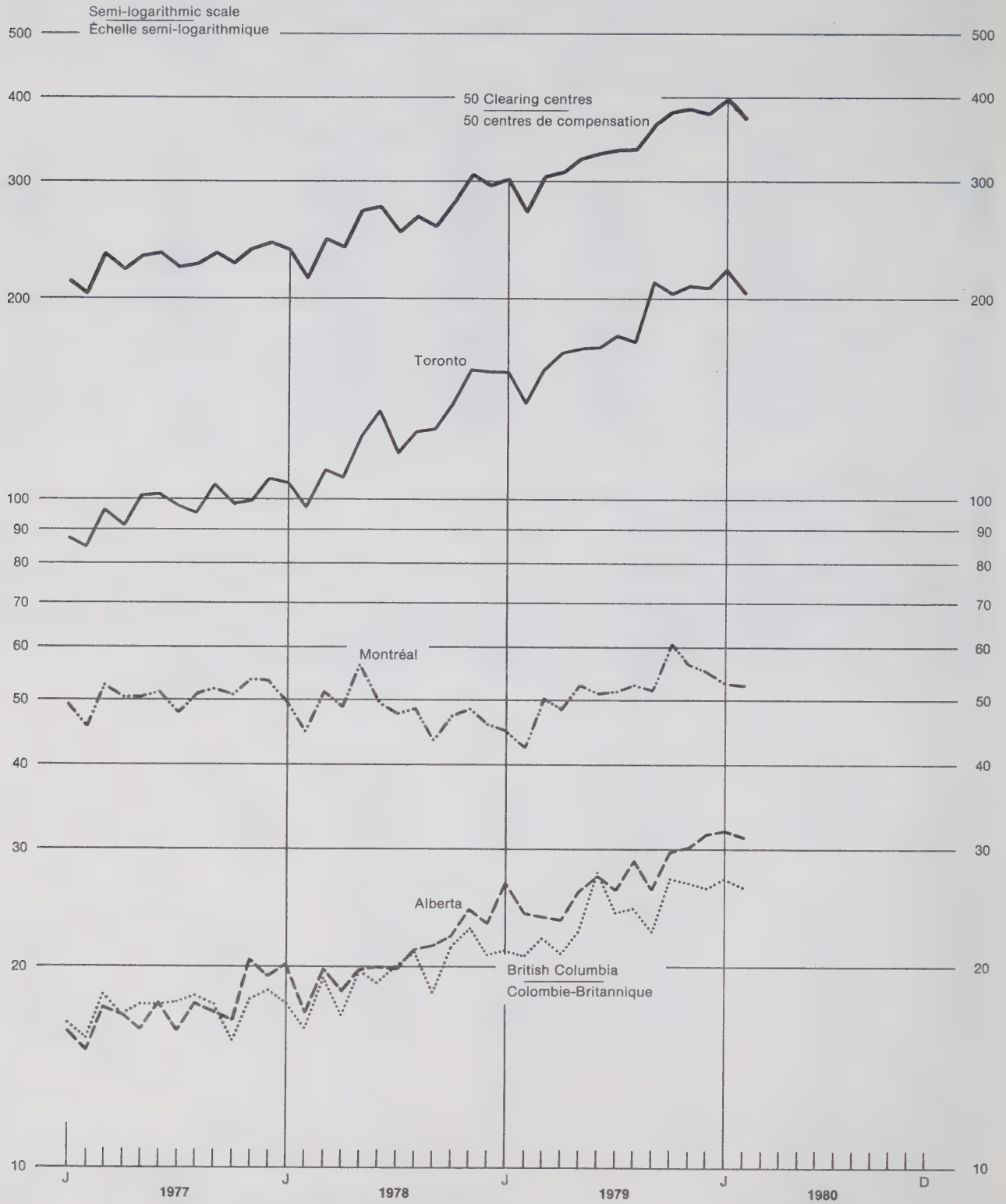
\$ Milliards

600

\$ Billions

\$ Milliards

600





# Statistics Canada Statistique Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHEQUES CASHED

MARCH 1980

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

May 1980  
5-4404-509

## CHÈQUES ENCAISSÉS

MARS 1980

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

Mai 1980  
5-4404-509

month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	March Mars			First three months Trois premiers mois		
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland -- Terre-Neuve:						
St. John's	2,110,201	2,115,431	1.00	5,459,544	6,459,048	1.18
Prince Edward Island -- Île-du-Prince-Édouard:						
Charlottetown	244,070	271,286	1.11	682,427	755,278	1.11
Nova Scotia -- Nouvelle-Écosse:						
Glace Bay	18,793	17,954	0.96	58,293	55,014	0.94
Halifax	2,203,769	2,823,340	1.28	6,471,567	8,756,626	1.35
Sydney	230,801	401,313	1.74	765,001	1,048,225	1.37
Total -- 3 centres	2,453,363	3,242,607	1.32	7,294,861	9,859,865	1.35
New Brunswick -- Nouveau-Brunswick:						
Fredericton	562,327	771,406	1.37	1,773,191	2,147,021	1.21
Moncton	349,451	329,156	0.94	1,027,843	1,012,924	0.99
Saint John	846,315	946,833	1.12	2,438,251	3,034,337	1.24
Total -- 3 centres	1,758,093	2,047,395	1.16	5,239,285	6,194,282	1.18
Québec:						
Chicoutimi	285,446	346,496	1.21	833,632	1,099,453	1.32
Drummondville	140,806	132,947	0.94	297,295	399,486	1.34
Cranby	165,682	179,176	1.08	537,045	527,493	0.98
Montréal	50,303,309	59,240,237	1.18	137,811,963	165,340,054	1.20
Québec	9,623,036	9,241,702	0.96	25,183,551	27,589,906	1.10
St-Hyacinthe	352,455	323,137	0.92	920,956	960,925	1.04
Shawinigan	63,308	69,344	1.10	187,118	223,484	1.19
Sherbrooke	376,048	415,740	1.11	1,145,574	1,275,810	1.11
Trois-Rivières	245,093	306,083	1.25	745,683	964,599	1.29
Valleyfield	84,915	95,745	1.13	244,270	285,435	1.17
Total -- 10 centres	61,640,098	70,350,607	1.14	167,907,087	198,666,645	1.18
Ontario:						
Brantford	367,915	436,714	1.19	1,108,630	1,238,179	1.12
Chatham	682,852	1,040,800	1.52	2,401,222	3,888,994	1.62
Cornwall	169,115	191,794	1.13	509,424	585,544	1.15
Guelph	353,243	374,348	1.06	1,088,459	1,164,876	1.07
Hamilton	3,774,017	4,868,978	1.29	11,208,678	13,868,597	1.24
Kingston	286,333	325,620	1.14	858,009	968,117	1.13
Kitchener	910,793	1,058,044	1.16	2,734,421	2,988,697	1.09
London	2,192,873	3,042,754	1.39	6,736,180	8,435,474	1.25
Niagara Falls	225,781	295,503	1.31	627,624	832,810	1.33
Oshawa	1,571,734	2,209,750	1.41	4,496,904	5,946,559	1.32
Ottawa	4,593,972	4,794,817	1.04	13,337,980	16,290,771	1.22
Peterborough	249,868	280,981	1.12	710,177	822,414	1.16
St. Catharines	633,449	762,482	1.20	2,007,125	2,164,070	1.08
Sarnia	668,478	716,114	1.07	2,044,113	2,258,417	1.10
Sault Ste. Marie	469,049	447,772	0.95	1,698,983	1,116,964	0.66
Sudbury	292,373	318,232	1.09	866,540	1,010,593	1.17
Thunder Bay	518,239	567,695	1.10	1,534,974	1,782,295	1.16
Timmins	120,826	145,704	1.21	372,095	437,881	1.18
Toronto	157,123,814	248,169,451	1.58	451,674,571	675,065,445	1.49
Windsor	1,815,274	1,606,509	0.88	4,850,154	4,555,692	0.94
Total -- 20 centres	177,019,998	271,654,062	1.53	510,866,263	745,422,389	1.46
Manitoba:						
Brandon	147,108	235,864	1.60	425,861	588,029	1.38
Winnipeg	9,049,803	9,884,464	1.09	27,749,742	35,624,337	1.28
Total -- 2 centres	9,196,911	10,120,328	1.10	28,175,603	36,212,366	1.29
Saskatchewan:						
Moose Jaw	118,797	124,805	1.05	356,701	402,660	1.13
Prince Albert	136,240	159,695	1.17	405,912	478,279	1.18
Regina	2,633,737	2,720,234	1.03	7,384,509	8,687,498	1.18
Saskatoon	934,898	1,249,779	1.34	2,595,629	3,706,394	1.43
Total -- 4 centres	3,823,672	4,254,513	1.11	10,742,751	13,274,831	1.24

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	March			First three months		
	Mars			Trois premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	13,199,066	18,759,906	1.42	43,131,515	56,061,334	1.30
Edmonton	10,051,528	14,643,500	1.46	29,737,574	38,980,002	1.31
Lethbridge	347,892	419,325	1.21	982,018	1,194,615	1.22
Medicine Hat	215,328	278,233	1.29	588,819	928,190	1.58
<u>Total - 4 centres</u>	23,813,814	34,100,964	1.43	74,439,926	97,164,141	1.31
British Columbia - Colombie-Britannique:						
Vancouver	17,416,371	24,210,245	1.39	51,236,457	65,956,853	1.29
Victoria	4,721,087	4,984,236	1.06	12,835,564	16,733,507	1.30
<u>Total - 2 centres</u>	22,137,458	29,194,481	1.32	64,072,021	82,690,360	1.29
<u>TOTAL - 50 CENTRES</u>	304,197,678	427,351,674	1.40	874,879,768	1,196,699,205	1.37

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABEAU 2. Chèques tirés sur le Receveur général du Canada

	March			First three months		
	Mars			Trois premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	323,266	327,727	1.01	882,184	934,077	1.06
Calgary	215,046	257,748	1.20	563,204	664,952	1.18
Regina	92,180	106,415	1.15	249,360	272,209	1.09
Winnipeg	180,685	199,586	1.10	488,311	531,180	1.09
Toronto	835,840	925,666	1.11	2,191,830	2,448,573	1.12
Ottawa	6,293,348	5,619,126	0.89	13,858,167	16,252,588	1.17
Montréal	929,281	810,165	0.87	2,354,528	2,355,513	1.00
Saint John	52,461	54,895	1.05	146,312	148,994	1.02
Halifax	340,565	358,357	1.05	883,936	969,634	1.10
<u>CANADA</u>	9,262,672	8,659,685	0.93	21,617,832	24,577,720	1.14

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,997,137	1,920,175	71,236	133,626	41,828	61,630
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown	220,516	243,238	10,411	13,844	13,143	14,204
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,858	13,492	1,873	2,353	2,062	2,109
Halifax	2,044,928	2,630,056	63,345	87,801	95,496	105,483
Sydney	211,303	378,299	7,911	10,641	11,587	12,373
<u>Total - 3 centres</u>	2,271,089	3,021,847	73,129	100,795	109,145	119,965
New Brunswick - Nouveau-Brunswick:						
Fredericton	508,365	718,112	31,682	32,152	22,280	21,142
Moncton	306,506	279,255	17,385	22,716	25,560	27,185
Saint John	787,701	883,356	30,179	34,315	28,435	29,162
<u>Total - 3 centres</u>	1,602,572	1,880,723	79,246	89,183	76,275	77,489
Québec:						
Chicoutimi	257,751	322,168	18,695	15,528	9,000	8,800
Drummondville	127,404	117,178	9,430	12,753	3,972	3,016
Grenby	151,786	163,691	7,907	9,308	5,989	6,177
Montréal	48,426,267	57,074,330	1,378,246	1,587,804	498,796	578,103
Québec	9,304,194	8,877,596	278,961	321,181	39,881	42,925
St-Hyacinthe	330,483	300,528	16,931	17,400	5,041	5,209
Shawinigan	55,070	60,328	5,627	6,195	2,611	2,821
Sherbrooke	339,932	373,071	21,176	27,164	14,940	15,505
Trois-Rivières	224,152	280,734	12,943	16,568	7,998	8,781
Valleyfield	75,649	84,400	6,164	7,934	3,102	3,411
<u>Total - 10 centres</u>	59,292,688	67,654,024	1,756,080	2,021,835	591,330	674,748
Ontario:						
Brantford	320,531	384,998	28,181	30,381	19,203	21,335
Chatham	648,466	982,387	16,403	28,524	17,983	29,889
Cornwall	145,305	163,061	12,856	17,505	10,954	11,228
Guelph	306,667	320,351	24,898	31,379	21,678	22,618
Hamilton	3,476,677	4,449,598	171,712	248,010	125,628	171,370
Kingston	210,546	236,426	37,912	52,242	37,875	36,952
Kitchener	815,037	945,627	47,668	61,246	48,088	51,171
London	2,006,328	2,823,065	91,717	121,230	94,828	98,459
Niagara Falls	190,364	250,557	19,486	28,769	15,931	16,177
Oshawa	1,486,310	2,121,812	41,534	57,396	43,890	30,542
Ottawa	4,026,824	4,261,908	314,337	287,534	252,811	245,375
Peterborough	206,670	219,850	21,681	38,065	21,517	23,066
St. Catharines	574,158	685,273	30,371	46,211	28,920	30,998
Sarnia	621,264	663,849	24,521	28,791	22,693	23,474
Sault Ste. Marie	426,351	377,953	23,421	36,678	19,277	33,141
Sudbury	231,392	249,464	33,366	39,491	27,615	29,277
Thunder Bay	445,551	467,414	36,280	59,614	36,408	40,667
Timmins	99,902	119,492	12,373	17,080	8,551	9,132
Toronto	154,561,719	244,677,638	1,447,105	2,247,254	1,114,990	1,244,559
Windsor	1,642,741	1,414,160	107,488	126,880	65,045	65,469
<u>Total - 20 centres</u>	172,442,803	265,814,883	2,543,310	3,604,280	2,033,885	2,234,899
Manitoba:						
Brandon	117,556	199,782	14,014	20,156	15,538	15,926
Winnipeg	8,627,016	9,376,421	195,753	269,545	227,034	238,498
<u>Total - 2 centres</u>	8,744,572	9,576,203	209,767	289,701	242,572	254,424
Saskatchewan:						
Moose Jaw	89,529	88,328	12,431	18,945	16,837	17,532
Prince Albert	112,500	133,570	8,628	11,729	15,112	14,396
Regina	2,515,250	2,576,691	43,171	67,129	75,316	76,414
Saskatoon	822,804	1,103,248	39,696	67,851	72,398	78,680
<u>Total - 4 centres</u>	3,540,083	3,901,837	103,926	165,654	179,663	187,022

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	March — Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars — milliers de dollars					
Alberta:						
Calgary	12,513,648	17,706,657	285,373	458,543	400,045	594,706
Edmonton	9,454,249	13,918,355	222,611	315,476	374,668	409,669
Lethbridge	275,979	326,800	22,035	39,668	49,878	52,857
Medicine Hat	183,150	231,527	11,134	18,912	21,044	27,794
<u>Total — 4 centres</u>	22,427,026	32,183,339	541,153	832,599	845,635	1,085,026
British Columbia — Colombie-Britannique:						
Vancouver	16,289,949	22,508,390	520,887	922,831	605,535	779,024
Victoria	4,528,928	4,697,904	94,857	158,717	97,302	127,615
<u>Total — 2 centres</u>	20,818,877	27,206,294	615,744	1,081,548	702,837	906,639
<u>TOTAL — 50 CENTRES</u>	293,357,363	413,402,563	6,004,002	8,333,065	4,836,313	5,616,046

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
<b>1979</b>						
March - Mars	298,193,676	16,066,286	222.72	6,004,002	81,248,613	0.89
April - Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83
May - Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10
June - Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04
July - Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August - Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September - Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October - Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November - Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
<b>1980</b>						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Note: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929	11,504,782	191,235	4,220,848	4,660,142(2)	1,644,222	788,335
1930	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1932	5,485,120	129,233	1,880,528	2,045,682	1,041,221(3)	388,456
1935	7,151,097	264,460	2,059,698	3,413,815	1,029,204	383,920
1940	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950	21,036,876	553,723(5)	6,392,333	9,029,068(6)	3,335,352	1,726,400
1955	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1970	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971	202,602,350	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974	356,207,894	7,479,192	87,937,543	186,100,662	46,453,917	28,236,580
1975	478,465,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020
1976	565,751,829	11,316,395	148,670,161	287,211,763	73,616,531	44,936,979
1977	629,462,080	12,464,058	170,989,798	312,322,537	83,192,731	50,492,956
1978	683,164,358	12,923,135	168,468,302	355,886,697	92,738,216	53,148,008
1979	858,807,259	15,397,205	164,141,088	501,838,665	113,358,280	64,072,021
1980	1,177,869,363	19,262,935	194,205,770	735,058,960	146,651,338	82,690,360

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

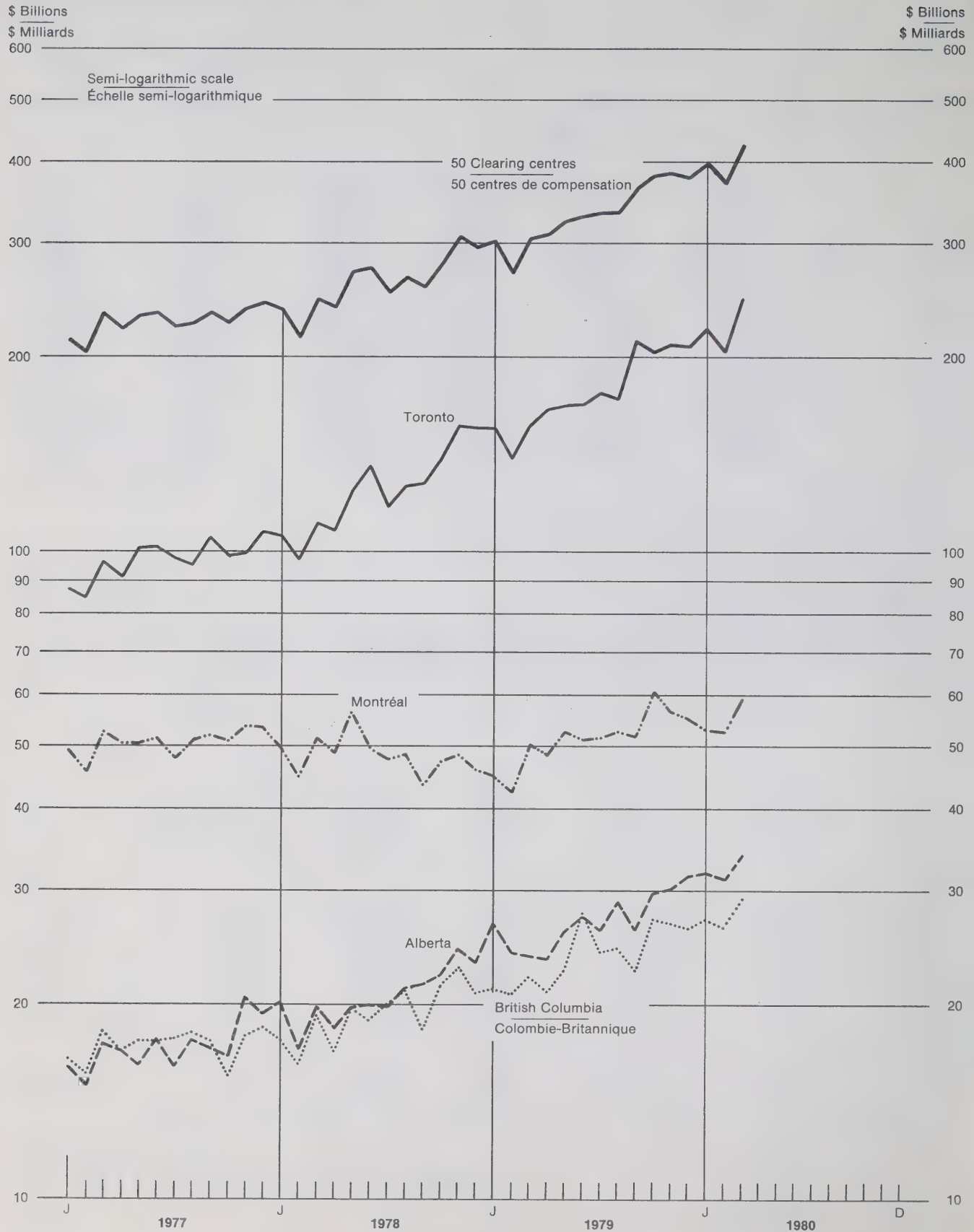
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada





# Statistics Canada Statistique Canada

Document  
Publication

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHEQUES CASHED

APRIL 1980

### DEPOSITORY LIBRARY MATERIAL

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

June 1980  
5-4404-509

## CHÈQUES ENCAISSÉS

AVRIL 1980

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

Juin 1980  
5-4404-509

month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	April Avril	First four months Quatre premiers mois				
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,363,829	1,694,642	1.24	6,823,373	8,153,690	1.19
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	219,852	268,840	1.22	902,279	1,024,118	1.14
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,888	19,877	1.11	76,181	74,891	0.98
Halifax	2,494,433	2,962,238	1.19	8,966,000	11,718,864	1.31
Sydney	257,037	223,006	0.87	1,022,038	1,271,231	1.24
<u>Total - 3 centres</u>	<u>2,769,358</u>	<u>3,205,121</u>	<u>1.16</u>	<u>10,064,219</u>	<u>13,064,986</u>	<u>1.30</u>
New Brunswick - Nouveau-Brunswick:						
Fredericton	728,090	710,449	0.98	2,501,281	2,857,470	1.14
Moncton	351,059	361,393	1.03	1,378,902	1,374,317	1.00
Saint John	827,314	1,063,869	1.29	3,265,565	4,098,206	1.25
<u>Total - 3 centres</u>	<u>1,906,463</u>	<u>2,135,711</u>	<u>1.12</u>	<u>7,145,748</u>	<u>8,329,993</u>	<u>1.17</u>
Québec:						
Chicoutimi	282,149	333,095	1.18	1,115,781	1,432,548	1.28
Drummondville	140,283	144,093	1.03	437,578	543,579	1.24
Granby	177,076	204,794	1.16	714,121	732,287	1.03
Montréal	48,507,733	61,862,396	1.28	186,319,696	227,202,450	1.22
Québec	9,234,412	10,686,946	1.16	34,417,963	38,276,852	1.11
St-Hyacinthe	332,271	348,301	1.05	1,253,227	1,309,226	1.04
Shawinigan	66,549	77,889	1.17	253,667	301,373	1.19
Sherbrooke	372,445	453,924	1.22	1,518,019	1,729,734	1.14
Trois-Rivières	224,911	315,724	1.40	970,594	1,280,323	1.32
Valleyfield	87,182	103,384	1.19	331,452	388,819	1.17
<u>Total - 10 centres</u>	<u>59,425,011</u>	<u>74,530,546</u>	<u>1.25</u>	<u>227,332,098</u>	<u>273,197,191</u>	<u>1.20</u>
Ontario:						
Brantford	377,258	442,937	1.17	1,485,888	1,681,116	1.13
Chatham	621,393	738,024	1.19	3,022,615	4,627,018	1.53
Cornwall	177,039	210,990	1.19	686,463	796,534	1.16
Guelph	366,189	490,432	1.34	1,454,648	1,655,308	1.14
Hamilton	4,031,431	5,131,755	1.27	15,240,109	19,000,352	1.25
Kingston	279,446	381,626	1.37	1,137,455	1,349,743	1.19
Kitchener	938,808	1,143,253	1.22	3,673,229	4,131,950	1.12
London	2,290,474	3,488,269	1.52	9,026,654	11,923,743	1.32
Niagara Falls	189,688	286,355	1.51	817,312	1,119,165	1.37
Oshawa	1,531,940	2,219,175	1.45	6,028,844	8,165,734	1.35
Ottawa	4,269,894	5,500,432	1.29	17,607,874	21,791,203	1.24
Peterborough	220,672	306,338	1.39	930,849	1,128,752	1.21
St. Catharines	703,732	720,268	1.02	2,710,857	2,884,338	1.06
Sarnia	543,155	694,670	1.28	2,587,268	2,953,087	1.14
Sault Ste. Marie	365,760	349,156	0.95	2,064,743	1,466,120	0.71
Sudbury	317,569	437,490	1.38	1,184,109	1,448,083	1.22
Thunder Bay	529,925	546,794	1.03	2,064,899	2,329,089	1.13
Timmins	124,215	170,272	1.37	496,310	608,153	1.23
Toronto	166,602,569	258,696,664	1.55	618,277,140	933,762,109	1.51
Windsor	1,757,925	1,623,263	0.92	6,608,079	6,178,955	0.94
<u>Total - 20 centres</u>	<u>186,239,082</u>	<u>283,578,163</u>	<u>1.52</u>	<u>697,105,345</u>	<u>1,029,000,552</u>	<u>1.48</u>
Manitoba:						
Brandon	137,600	206,661	1.50	563,461	794,690	1.41
Winnipeg	9,662,959	12,520,775	1.30	37,412,701	48,145,112	1.29
<u>Total - 2 centres</u>	<u>9,800,559</u>	<u>12,727,436</u>	<u>1.30</u>	<u>37,976,162</u>	<u>48,939,802</u>	<u>1.29</u>
Saskatchewan:						
Moose Jaw	121,803	149,060	1.22	478,504	551,720	1.15
Prince Albert	127,490	162,914	1.28	533,402	641,193	1.20
Regina	2,604,281	3,117,668	1.20	9,988,790	11,805,166	1.18
Saskatoon	846,625	1,232,577	1.46	3,442,254	4,938,971	1.43
<u>Total - 4 centres</u>	<u>3,700,199</u>	<u>4,662,219</u>	<u>1.26</u>	<u>14,442,950</u>	<u>17,937,050</u>	<u>1.24</u>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	April			First four months		
	Avril			Quatre premiers mois		
	1979	1980	<u>1980</u> 1979	1979	1980	<u>1980</u> 1979
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	12,365,745	18,415,237	1.49	55,497,260	74,476,571	1.34
Edmonton	10,503,751	13,139,291	1.25	40,241,325	52,119,293	1.30
Lethbridge	360,769	442,364	1.23	1,342,787	1,636,979	1.22
Medicine Hat	254,775	331,653	1.30	843,594	1,259,843	1.49
<u>Total - 4 centres</u>	23,485,040	32,328,545	1.38	97,924,966	129,492,686	1.32
British Columbia - Colombie-Britannique:						
Vancouver	16,692,935	21,026,412	1.26	67,929,392	86,983,265	1.28
Victoria	4,249,286	6,345,718	1.49	17,084,850	23,079,225	1.35
<u>Total - 2 centres</u>	20,942,221	27,372,130	1.31	85,014,242	110,062,490	1.29
<u>TOTAL - 50 CENTRES</u>	309,851,614	442,503,353	1.43	1,184,731,382	1,639,202,558	1.38

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABEAU 2. Chèques tirés sur le Receveur général du Canada

	April			First four months		
	Avril			Quatre premiers mois		
	1979	1980	<u>1980</u> 1979	1979	1980	<u>1980</u> 1979
	\$'000	\$'000		\$'000	\$'000	
Vancouver	503,704	548,767	1.09	1,385,888	1,482,844	1.07
Calgary	360,204	371,621	1.03	923,408	1,036,573	1.12
Regina	179,119	155,405	0.87	428,479	427,614	1.00
Winnipeg	341,829	327,844	0.96	830,140	859,024	1.03
Toronto	1,463,676	1,649,977	1.13	3,655,506	4,098,550	1.12
Ottawa	5,992,556	5,039,088	0.84	19,850,723	21,291,676	1.07
Montréal	1,219,807	1,158,374	0.95	3,574,335	3,513,887	0.98
Saint John	72,830	79,468	1.09	219,142	228,462	1.04
Halifax	475,568	529,442	1.11	1,359,504	1,499,076	1.10
<u>CANADA</u>	10,609,293	9,859,986	0.93	32,227,125	34,437,706	1.07

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,244,449	1,512,760	80,651	120,911	38,729	60,971
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	197,026	234,280	10,775	18,830	12,051	15,730
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,880	14,434	1,952	3,754	2,056	1,689
Halifax	2,337,616	2,726,579	66,836	114,472	89,981	121,187
Sydney	238,353	195,299	7,540	15,579	11,144	12,128
<u>Total - 3 centres</u>	2,589,849	2,936,312	76,328	133,805	103,181	135,004
New Brunswick - Nouveau-Brunswick:						
Fredericton	679,149	648,529	28,837	38,114	20,104	23,806
Moncton	309,565	304,501	16,162	28,804	25,332	28,088
Saint John	772,185	988,648	29,288	42,984	25,841	32,237
<u>Total - 3 centres</u>	1,760,899	1,941,678	74,287	109,902	71,277	84,131
Québec:						
Chicoutimi	257,512	301,033	15,313	22,901	9,324	9,161
Drummondville	126,221	125,860	10,257	15,122	3,805	3,111
Granby	163,073	187,161	7,658	11,139	6,345	6,494
Montréal	46,773,634	58,976,767	1,267,882	2,288,002	466,217	597,627
Québec	8,929,183	10,208,054	265,886	427,358	39,343	51,534
St-Hyacinthe	310,290	309,585	17,638	32,368	4,343	6,348
Shawinigan	58,199	65,695	5,555	9,148	2,795	3,046
Sherbrooke	337,859	404,500	20,538	33,247	14,048	16,177
Trois-Rivières	203,216	284,487	13,974	22,570	7,721	8,667
Valleyfield	77,398	89,551	6,434	9,545	3,350	4,288
<u>Total - 10 centres</u>	57,236,585	70,952,693	1,631,135	2,871,400	557,291	706,453
Ontario:						
Brantford	336,067	377,507	21,284	42,846	19,907	22,584
Chatham	579,208	675,342	23,369	32,366	18,816	30,316
Cornwall	150,746	164,736	15,428	33,531	10,865	12,723
Guelph	317,462	420,519	27,236	44,398	21,491	25,515
Hamilton	3,731,185	4,641,516	165,780	345,751	134,466	144,488
Kingston	204,238	261,027	40,419	79,226	34,789	41,373
Kitchener	848,781	1,008,834	45,168	81,827	44,859	52,592
London	2,114,380	3,223,997	86,241	165,230	89,853	99,042
Niagara Falls	157,054	232,006	18,727	37,676	13,907	16,673
Oshawa	1,443,801	2,107,942	38,895	76,743	49,244	34,490
Ottawa	3,809,376	4,792,501	241,122	377,085	219,396	330,846
Peterborough	177,345	237,239	21,611	43,370	21,716	25,729
St. Catharines	642,705	625,518	32,102	61,926	28,925	32,824
Sarnia	498,030	633,192	23,884	38,166	21,241	23,312
Sault Ste. Marie	324,554	279,537	21,862	44,096	19,344	25,523
Sudbury	257,449	339,205	32,580	67,162	27,540	31,123
Thunder Bay	449,970	418,344	42,634	83,473	37,321	44,977
Timmins	102,844	132,308	13,066	26,890	8,305	11,074
Toronto	164,047,247	254,192,151	1,439,742	2,974,655	1,115,580	1,529,858
Windsor	1,587,240	1,379,603	104,613	171,556	66,072	72,104
<u>Total - 20 centres</u>	181,779,682	276,143,024	2,455,763	4,827,973	2,003,637	2,607,166
Manitoba:						
Brandon	107,507	154,521	13,577	31,356	16,516	20,784
Winnipeg	9,228,909	11,812,315	183,084	440,518	250,966	267,942
<u>Total - 2 centres</u>	9,336,416	11,966,836	196,661	471,874	267,482	288,726
Saskatchewan:						
Moose Jaw	91,489	100,023	13,246	28,216	17,068	20,821
Prince Albert	106,084	125,262	7,097	20,352	14,309	17,300
Regina	2,430,296	2,933,268	43,146	95,479	130,839	88,921
Saskatoon	727,325	1,043,309	40,325	106,743	78,975	82,525
<u>Total - 4 centres</u>	3,355,194	4,201,862	103,814	250,790	241,191	209,567

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	11,649,058	17,315,440	282,677	509,904	434,010	589,893
Edmonton	9,905,094	12,221,511	220,531	486,139	378,126	431,641
Lethbridge	291,652	339,820	19,402	47,370	49,715	55,174
Medicine Hat	220,973	274,346	12,057	28,773	21,745	28,534
<u>Total - 4 centres</u>	22,066,777	30,151,117	534,667	1,072,186	883,596	1,105,242
British Columbia - Colombie-Britannique:						
Vancouver	15,569,705	18,954,359	527,032	1,194,478	596,198	877,575
Victoria	4,056,199	6,012,117	100,969	200,085	92,118	133,516
<u>Total - 2 centres</u>	19,625,904	24,966,476	628,001	1,394,563	688,316	1,011,091
<u>TOTAL - 50 CENTRES</u>	299,192,781	425,007,038	5,792,082	11,272,234	4,866,751	6,224,081

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
<b>1979</b>						
April - Avril	304,059,532	17,091,376	213.48	5,792,082	83,574,765	0.83
May - Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10
June - Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04
July - Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August - Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September - Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October - Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November - Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
<b>1980</b>						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April - Avril	431,231,119	18,263,279	283.34	11,272,234	102,060,149	1.33

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



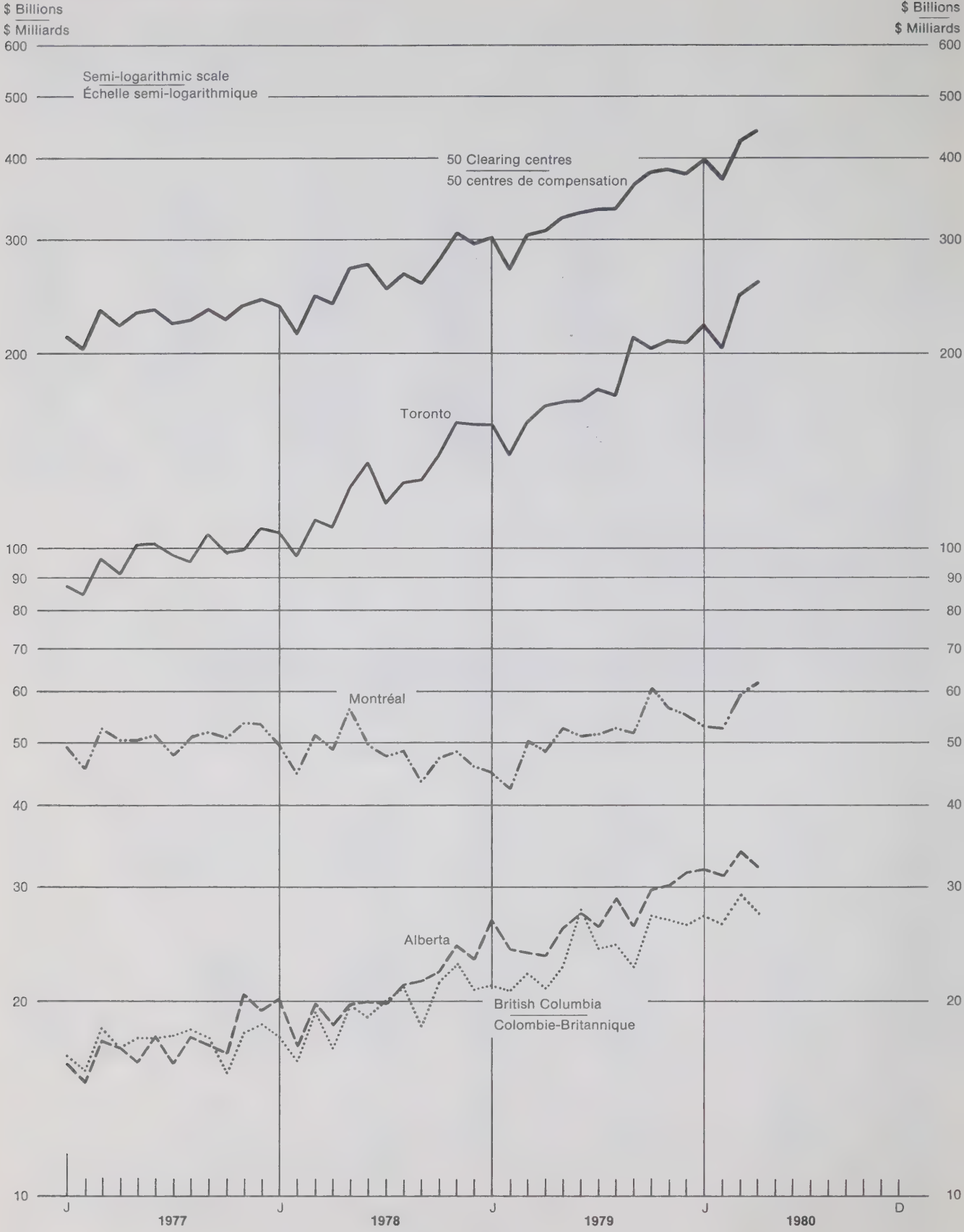
TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932	8,159,030	171,755	2,476,438	3,570,942	1,420,325(3)	519,570
1935	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1955	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1970	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974	485,221,972	9,982,756	119,496,097	253,599,195	62,417,210	39,726,714
1975	653,306,843	11,756,747	165,618,285	340,446,770	83,293,121	52,191,920
1976	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833
1978	917,414,554	17,122,571	228,704,591	478,287,183	123,248,458	70,051,751
1979	1,163,302,984	20,433,840	222,255,678	685,255,146	150,344,078	85,014,242
1980	1,613,851,925	25,345,077	267,209,036	1,014,865,784	196,369,538	110,062,490

- (1) Original 31 centres.
- (1) À l'origine, 31 centres.
- (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.
- (2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.
- (3) Weyburn branches absorbed by Imperial Bank, May 1931.
- (3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.
- (4) St. Catharines data added as of May 1941.
- (4) Données sur St. Catharines ajoutées à partir de mai 1941.
- (5) St. John's, Newfoundland, data added as of April 1949.
- (5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.
- (6) Cornwall data added as of May 1950.
- (6) Données sur Cornwall ajoutées à partir de mai 1950.
- (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.
- (7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

Value of Cheques Cashed in Canada  
Valeur des chèques encaissés au Canada





# Statistics Canada Statistique Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

## CHEQUES CASHED

MAY 1980

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

July 1980  
5-4404-509

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHÈQUES ENCAISSÉS

MAI 1980

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

Juillet 1980  
5-4404-509

month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	May Mai			First five months Cinq premiers mois		
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland -- Terre-Neuve:						
St. John's	1,313,792	2,102,181	1.60	8,137,165	10,255,871	1.26
Prince Edward Island -- Île-du-Prince-Édouard:						
Charlottetown	174,361	269,491	1.55	1,076,640	1,293,609	1.20
Nova Scotia -- Nouvelle-Écosse:						
Glace Bay	21,517	21,278	0.99	97,698	96,169	0.98
Halifax	3,313,375	3,284,460	0.99	12,279,375	15,003,324	1.22
Sydney	247,786	223,643	0.90	1,269,824	1,494,874	1.18
<u>Total -- 3 centres</u>	<u>3,582,678</u>	<u>3,529,381</u>	<u>0.99</u>	<u>13,646,897</u>	<u>16,594,367</u>	<u>1.22</u>
New Brunswick -- Nouveau-Brunswick:						
Fredericton	589,490	675,577	1.15	3,090,771	3,533,047	1.14
Moncton	405,109	382,960	0.95	1,784,011	1,757,277	0.99
Saint John	856,780	1,011,673	1.18	4,122,345	5,109,879	1.24
<u>Total -- 3 centres</u>	<u>1,851,379</u>	<u>2,070,210</u>	<u>1.12</u>	<u>8,997,127</u>	<u>10,400,203</u>	<u>1.16</u>
Québec:						
Chicoutimi	319,003	354,516	1.11	1,434,784	1,787,064	1.25
Drummondville	166,018	149,379	0.90	603,596	692,958	1.15
Granby	211,765	214,097	1.01	925,886	946,384	1.02
Montréal	52,793,367	62,149,344	1.18	239,113,063	289,351,794	1.21
Québec	10,904,857	12,414,426	1.14	45,322,820	50,691,278	1.12
St-Hyacinthe	369,823	343,532	0.93	1,623,050	1,652,758	1.02
Shawinigan	76,869	82,210	1.07	330,536	383,583	1.16
Sherbrooke	435,841	386,157	0.89	1,953,860	2,115,891	1.08
Trois-Rivières	269,755	330,586	1.23	1,240,349	1,610,909	1.30
Valleyfield	102,543	113,061	1.10	433,995	501,880	1.16
<u>Total -- 10 centres</u>	<u>65,649,841</u>	<u>76,537,308</u>	<u>1.17</u>	<u>292,981,939</u>	<u>349,734,499</u>	<u>1.19</u>
Ontario:						
Brantford	420,240	436,151	1.04	1,906,128	2,117,267	1.11
Chatham	596,874	598,482	1.00	3,619,489	5,225,500	1.44
Cornwall	190,187	225,719	1.19	876,650	1,022,253	1.17
Guelph	380,037	437,749	1.15	1,834,685	2,093,057	1.14
Hamilton	4,212,052	4,818,739	1.14	19,452,161	23,819,091	1.22
Kingston	321,043	404,020	1.26	1,458,498	1,753,763	1.20
Kitchener	1,081,811	1,079,366	1.00	4,755,040	5,211,316	1.10
London	2,980,810	3,291,193	1.10	12,007,464	15,214,936	1.27
Niagara Falls	260,677	296,851	1.14	1,077,989	1,416,016	1.31
Oshawa	1,962,473	2,339,019	1.19	7,991,317	10,504,753	1.31
Ottawa	5,483,195	5,638,596	1.03	23,091,069	27,429,799	1.19
Peterborough	293,348	326,323	1.11	1,224,197	1,455,075	1.19
St. Catharines	774,279	726,051	0.94	3,485,136	3,610,389	1.04
Sarnia	615,379	627,577	1.02	3,202,647	3,580,664	1.12
Sault Ste. Marie	295,562	383,480	1.30	2,360,305	1,849,600	0.78
Sudbury	384,721	415,633	1.08	1,568,830	1,863,716	1.19
Thunder Bay	557,034	645,153	1.16	2,621,933	2,974,242	1.13
Timmins	167,838	164,863	0.98	664,148	773,016	1.16
Toronto	168,570,277	267,195,590	1.59	786,847,417	1,200,957,699	1.53
Windsor	1,800,096	1,570,425	0.87	8,408,175	7,749,380	0.92
<u>Total -- 20 centres</u>	<u>191,347,933</u>	<u>291,620,980</u>	<u>1.52</u>	<u>888,453,278</u>	<u>1,320,621,532</u>	<u>1.49</u>
Manitoba:						
Brandon	172,904	203,486	1.18	736,365	998,176	1.36
Winnipeg	8,604,295	13,717,832	1.59	46,016,996	61,862,944	1.34
<u>Total -- 2 centres</u>	<u>8,777,199</u>	<u>13,921,318</u>	<u>1.59</u>	<u>46,753,361</u>	<u>62,861,120</u>	<u>1.34</u>
Saskatchewan:						
Moose Jaw	144,013	157,497	1.09	622,517	709,217	1.14
Prince Albert	164,084	172,400	1.05	697,486	813,593	1.17
Regina	2,920,057	3,677,546	1.26	12,908,847	15,482,712	1.20
Saskatoon	995,127	1,074,442	1.08	4,437,381	6,013,413	1.36
<u>Total -- 4 centres</u>	<u>4,223,281</u>	<u>5,081,885</u>	<u>1.20</u>	<u>18,666,231</u>	<u>23,018,935</u>	<u>1.23</u>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	May Mai			First five months Cinq premiers mois		
	1979	1980	<u>1980</u> 1979	1979	1980	<u>1980</u> 1979
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	14,482,296	18,705,741	1.29	69,979,556	93,182,312	1.33
Edmonton	10,916,997	13,083,663	1.20	51,158,322	65,202,956	1.27
Lethbridge	392,376	473,046	1.21	1,735,163	2,110,025	1.22
Medicine Hat	238,671	327,405	1.37	1,082,265	1,587,248	1.47
<u>Total - 4 centres</u>	26,030,340	32,589,855	1.25	123,955,306	162,082,541	1.31
British Columbia - Colombie- Britannique:						
Vancouver	18,643,728	21,701,213	1.16	86,573,120	108,684,478	1.26
Victoria	4,039,232	5,375,719	1.33	21,124,082	28,454,944	1.35
<u>Total - 2 centres</u>	22,682,960	27,076,932	1.19	107,697,202	137,139,422	1.27
<u>TOTAL - 50 CENTRES</u>	325,633,764	454,799,541	1.40	1,510,365,146	2,094,002,099	1.39

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	May Mai			First five months Cinq premiers mois		
	1979	1980	<u>1980</u> 1979	1979	1980	<u>1980</u> 1979
	\$'000	\$'000		\$'000	\$'000	
Vancouver	569,423	588,535	1.03	1,955,311	2,071,379	1.06
Calgary	416,027	461,590	1.11	1,339,435	1,498,163	1.12
Regina	161,302	161,117	1.00	589,781	588,731	1.00
Winnipeg	309,183	319,081	1.03	1,139,323	1,178,105	1.03
Toronto	1,428,433	1,595,004	1.12	5,083,939	5,693,554	1.12
Ottawa	4,521,978	6,559,278	1.45	24,372,701	27,850,954	1.14
Montréal	1,134,269	1,212,715	1.07	4,708,604	4,726,602	1.00
Saint John	61,731	75,681	1.23	280,873	304,143	1.08
Halifax	406,553	453,535	1.12	1,766,057	1,952,611	1.11
<u>CANADA</u>	9,008,899	11,426,536	1.27	41,236,024	45,864,242	1.11

TABLE 3. Cheques Cashed by Type of Account

TABEAU 3. Chèques tirés par type de compte

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,204,908	1,964,248	62,739	84,919	46,145	53,014
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	139,814	231,920	17,266	19,418	17,281	18,153
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,235	15,584	2,724	3,313	2,558	2,381
Halifax	3,111,392	3,047,152	97,003	114,912	104,980	122,396
Sydney	223,201	196,299	10,750	14,007	13,835	13,337
<u>Total - 3 centres</u>	3,350,828	3,259,035	110,477	132,232	121,373	138,114
New Brunswick - Nouveau-Brunswick:						
Fredericton	529,322	610,202	37,136	39,816	23,032	25,559
Moncton	351,567	321,023	21,383	30,419	32,159	31,518
Saint John	791,416	933,066	33,858	46,308	31,506	32,299
<u>Total - 3 centres</u>	1,672,305	1,864,291	92,377	116,543	86,697	89,376
Québec:						
Chicoutimi	289,783	324,214	19,772	20,262	9,448	10,040
Drummondville	144,880	130,795	15,445	14,823	5,693	3,761
Granby	193,797	193,486	11,126	10,964	6,842	9,647
Montréal	50,490,477	59,002,218	1,734,274	2,467,805	568,616	679,321
Québec	10,413,879	11,965,748	421,364	397,307	69,614	51,371
St-Hyacinthe	338,565	313,113	26,386	24,067	4,872	6,352
Shawinigan	66,439	70,698	7,058	8,293	3,372	3,219
Sherbrooke	389,213	332,591	28,848	34,903	17,780	18,663
Trois-Rivières	241,918	296,405	19,769	24,084	8,068	10,097
Valleyfield	91,044	97,880	7,762	10,549	3,737	4,632
<u>Total - 10 centres</u>	62,659,995	72,727,148	2,291,804	3,013,057	698,042	797,103
Ontario:						
Brantford	367,573	367,763	27,699	44,085	24,968	24,303
Chatham	545,606	542,747	27,831	32,276	23,437	23,459
Cornwall	157,701	182,195	19,666	30,157	12,820	13,367
Guelph	323,070	369,592	32,584	42,949	24,383	25,208
Hamilton	3,838,411	4,313,629	228,080	346,530	145,561	158,580
Kingston	216,122	292,175	56,954	67,420	47,967	44,425
Kitchener	965,386	944,016	61,244	82,217	55,181	53,133
London	2,756,694	3,005,763	112,406	177,118	111,710	108,312
Niagara Falls	219,551	238,981	24,240	38,781	16,886	19,089
Oshawa	1,868,460	2,221,014	55,472	78,838	38,541	39,167
Ottawa	4,947,522	5,004,086	284,011	368,804	251,662	265,706
Peterborough	236,541	251,801	29,771	45,614	27,036	28,908
St. Catharines	697,548	628,348	42,765	62,156	33,966	35,547
Sarnia	549,065	562,977	31,737	39,577	34,577	25,023
Sault Ste. Marie	238,141	317,538	35,201	42,376	22,220	23,566
Sudbury	309,966	321,226	42,846	59,775	31,909	34,632
Thunder Bay	463,353	529,283	51,068	72,982	42,613	42,888
Timmins	132,950	132,719	23,618	20,789	11,270	11,355
Toronto	165,349,340	262,282,845	1,912,079	2,874,440	1,308,858	2,038,305
Windsor	1,573,260	1,314,633	139,965	177,361	86,871	78,431
<u>Total - 20 centres</u>	185,756,260	283,823,331	3,239,237	4,704,245	2,352,436	3,093,404
Manitoba:						
Brandon	127,988	151,075	22,552	29,903	22,364	22,508
Winnipeg	8,011,575	13,051,176	323,696	389,826	269,024	276,830
<u>Total - 2 centres</u>	8,139,563	13,202,251	346,248	419,729	291,388	299,338
Saskatchewan:						
Moose Jaw	105,502	108,990	16,809	26,984	21,702	21,523
Prince Albert	135,008	138,193	11,621	16,963	17,455	17,244
Regina	2,776,465	3,497,640	58,297	86,040	85,295	93,866
Saskatoon	857,488	895,353	52,062	82,906	85,577	96,183
<u>Total - 4 centres</u>	3,874,463	4,640,176	138,789	212,893	210,029	228,816

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars — milliers de dollars					
Alberta:						
Calgary	13,536,446	17,409,706	380,099	630,862	565,751	665,173
Edmonton	10,162,333	12,203,222	337,171	430,270	417,493	450,171
Lethbridge	310,487	380,124	27,774	38,768	54,115	54,154
Medicine Hat	195,507	274,797	16,037	23,763	27,127	28,845
<u>Total — 4 centres</u>	24,204,773	30,267,849	761,081	1,123,663	1,064,486	1,198,343
British Columbia — Colombie-Britannique:						
Vancouver	17,248,222	19,748,110	704,129	1,083,965	691,377	869,138
Victoria	3,803,949	5,060,815	120,116	179,114	115,167	135,790
<u>Total — 2 centres</u>	21,052,171	24,808,925	824,245	1,263,079	806,544	1,004,928
<u>TOTAL — 50 CENTRES</u>	312,055,080	436,789,174	7,884,263	11,089,778	5,694,421	6,920,589

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
<b>1979</b>						
May - Mai	317,749,501	17,361,865	219.62	7,884,263	85,878,313	1.10
June - Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04
July - Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August - Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September - Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October - Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November - Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
<b>1980</b>						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April - Avril	431,231,119	18,262,624 <sup>x</sup>	283.35 <sup>x</sup>	11,272,234	102,060,803 <sup>z</sup>	1.33
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
	thousands of dollars — milliers de dollars					
1924	10,657,710(1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925	10,661,063	221,017	3,240,833	4,291,263	2,195,320	712,630
1929	19,255,760	324,976	6,694,400	7,987,367	2,956,913	1,292,104
1930	15,627,428	285,818	5,471,191	6,399,226(2)	2,449,117	1,022,076
1932	10,334,208	220,956	3,152,682	4,537,891	1,778,240(3)	644,439
1935	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950	36,469,576	953,471(5)	10,743,830	15,574,074(6)	6,083,703	3,114,498
1955	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1970	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	64,774,033
1976	951,850,227 <sup>F</sup>	19,100,745	250,373,962	481,658,092 <sup>F</sup>	124,902,719	75,814,709
1977	1,068,938,631	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612
1978	1,182,572,240	21,374,960	293,905,029	619,608,302	155,938,591	89,745,358
1979	1,483,060,907	26,322,896	286,389,743	873,276,168	189,374,898	107,697,202
1980	2,061,950,601	32,126,351	342,158,963	1,302,563,269	247,962,596	137,139,422

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

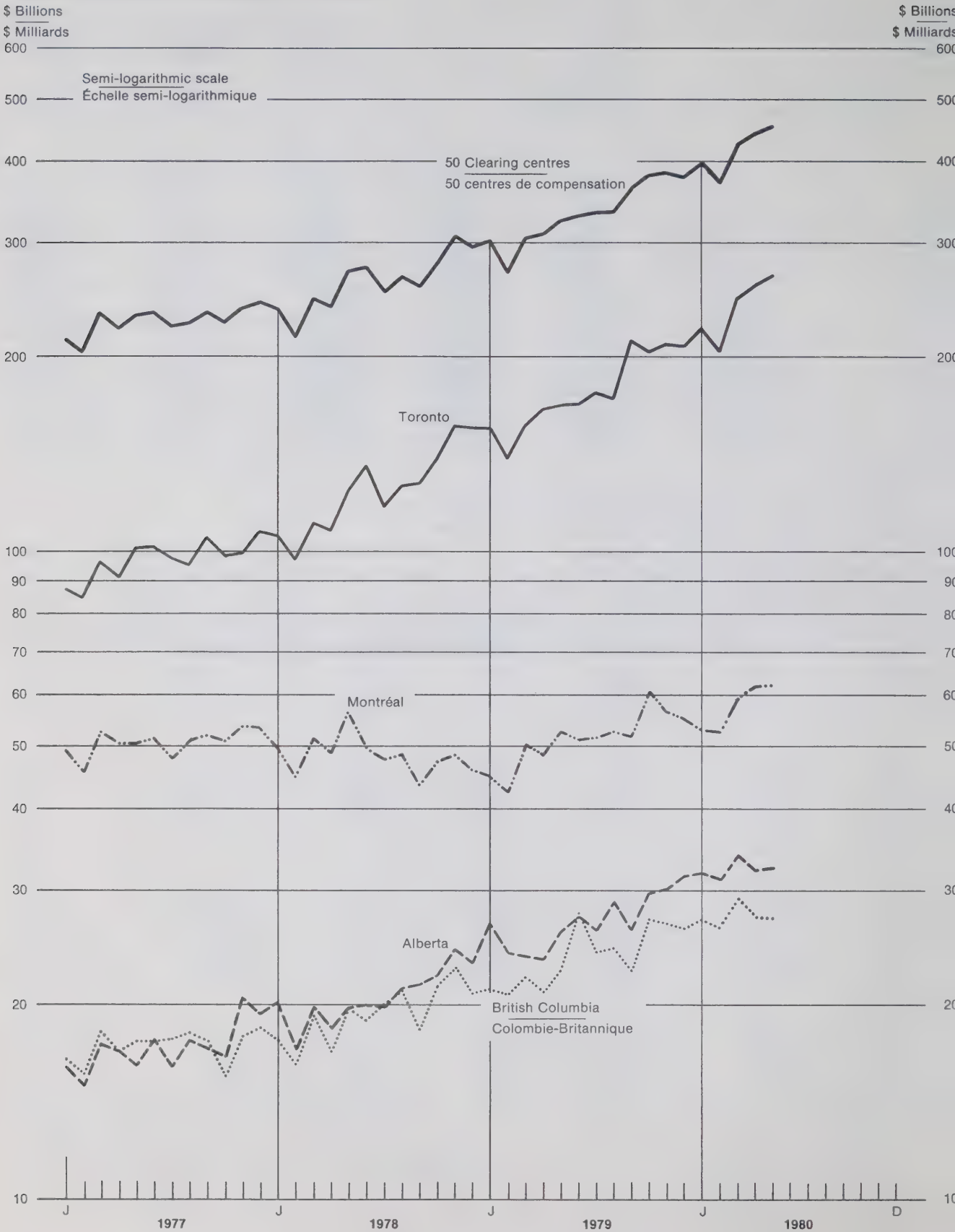
(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada Valeur des chèques encaissés au Canada





# Statistics Canada Statistique Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHEQUES CASHED

JUNE 1980

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

August 1980  
5-4404-509

## CHEQUES ENCAISSES

JUIN 1980

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

Août 1980  
5-4404-509

month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

#### History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

#### Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	June Juin			First six months Six premiers mois		
	1979	1980	<u>1980</u> 1979	1979	1980	<u>1980</u> 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,318,984	3,330,356	2.52	9,456,149	13,586,227	1.44
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	233,964	265,018	1.13	1,310,604	1,558,627	1.19
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,827	22,149	0.93	121,525	118,318	0.97
Halifax	3,363,722	2,902,939	0.86	15,643,097	17,906,263	1.14
Sydney	279,762	407,858	1.46	1,549,586	1,902,732	1.23
<u>Total - 3 centres</u>	3,667,311	3,332,946	0.91	17,314,208	19,927,313	1.15
New Brunswick - Nouveau-Brunswick:						
Fredericton	553,155	630,434	1.14	3,643,926	4,163,481	1.14
Moncton	398,378	377,619	0.95	2,182,389	2,134,896	0.98
Saint John	781,206	1,046,467	1.34	4,903,551	6,156,346	1.26
<u>Total - 3 centres</u>	1,732,739	2,054,520	1.19	10,729,866	12,454,723	1.16
Québec:						
Chicoutimi	286,043	372,342	1.30	1,720,827	2,159,406	1.25
Drummondville	142,422	146,121	1.03	746,018	839,079	1.12
Granby	197,033	186,669	0.95	1,122,919	1,133,053	1.01
Montréal	51,218,030	60,872,644	1.19	290,331,093	350,224,438	1.21
Québec	8,201,394	12,200,040	1.49	53,524,214	62,891,318	1.18
St-Hyacinthe	332,240	364,639	1.10	1,955,290	2,017,397	1.03
Shawinigan	74,471	84,065	1.13	405,007	467,648	1.15
Sherbrooke	403,305	442,075	1.10	2,357,165	2,557,966	1.09
Trois-Rivières	262,700	309,182	1.18	1,503,049	1,920,091	1.28
Valleyfield	106,883	111,220	1.04	540,878	613,100	1.13
<u>Total - 10 centres</u>	61,224,521	75,088,997	1.23	354,206,460	424,823,496	1.20
Ontario:						
Brantford	441,035	450,142	1.02	2,347,163	2,567,409	1.09
Chatham	543,042	1,077,715	1.98	4,162,531	6,303,215	1.51
Cornwall	181,291	216,507	1.19	1,057,941	1,238,760	1.17
Guelph	363,470	455,546	1.25	2,198,155	2,548,603	1.16
Hamilton	4,049,481	4,622,034	1.14	23,501,642	28,441,125	1.21
Kingston	287,253	354,789	1.24	1,745,751	2,108,552	1.21
Kitchener	1,151,148	1,185,472	1.03	5,906,188	6,396,788	1.08
London	2,640,466	3,870,735	1.47	14,647,930	19,085,671	1.30
Niagara Falls	251,708	296,955	1.18	1,329,697	1,712,971	1.29
Oshawa	1,866,987	2,366,997	1.27	9,858,304	12,871,750	1.31
Ottawa	6,797,272	6,030,528	0.89	29,888,341	33,460,327	1.12
Peterborough	296,218	302,873	1.02	1,520,415	1,757,948	1.16
St. Catharines	908,182	681,694	0.75	4,393,318	4,292,083	0.98
Sarnia	592,090	837,076	1.41	3,794,737	4,417,740	1.16
Sault Ste. Marie	330,179	360,768	1.09	2,690,484	2,210,368	0.82
Sudbury	359,261	398,213	1.11	1,928,091	2,261,929	1.17
Thunder Bay	583,813	527,898	0.90	3,205,746	3,502,140	1.09
Timmins	145,681	154,620	1.06	809,829	927,636	1.15
Toronto	168,804,284	249,209,911	1.48	955,651,701	1,450,167,610	1.52
Windsor	1,813,124	1,791,583	0.99	10,221,299	9,540,963	0.93
<u>Total - 20 centres</u>	192,405,985	275,192,056	1.43	1,080,859,263	1,595,813,588	1.48
Manitoba:						
Brandon	173,781	174,101	1.00	910,146	1,172,277	1.29
Winnipeg	10,872,951	13,106,794	1.21	56,889,947	74,969,738	1.32
<u>Total - 2 centres</u>	11,046,732	13,280,895	1.20	57,800,093	76,142,015	1.32
Saskatchewan:						
Moose Jaw	132,623	137,098	1.03	755,140	846,315	1.12
Prince Albert	154,690	158,478	1.02	852,176	972,071	1.14
Regina	2,661,174	3,951,192	1.48	15,570,021	19,433,904	1.25
Saskatoon	864,917	1,361,291	1.57	5,302,298	7,374,704	1.39
<u>Total - 4 centres</u>	3,813,404	5,608,059	1.47	22,479,635	28,626,994	1.27

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABEAU 1. Chèques tirés sur les comptes individuels - fin

	June			First six months		
	Juin			Six premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	14,770,017	17,339,414	1.17	84,749,573	110,521,726	1.30
Edmonton	12,027,705	13,412,395	1.12	63,186,027	78,615,351	1.24
Lethbridge	381,230	430,564	1.13	2,116,393	2,540,589	1.20
Medicine Hat	262,157	300,926	1.15	1,344,422	1,888,174	1.40
<u>Total - 4 centres</u>	27,441,109	31,483,299	1.15	151,396,415	193,565,840	1.28
British Columbia - Colombie-Britannique:						
Vancouver	21,861,012	22,140,949	1.01	108,434,132	130,825,427	1.21
Victoria	5,841,612	6,238,629	1.07	26,965,694	34,693,573	1.29
<u>Total - 2 centres</u>	27,702,624	28,379,578	1.02	135,399,826	165,519,000	1.22
<u>TOTAL - 50 CENTRES</u>	330,587,373	438,015,724	1.32	1,840,952,519	2,532,017,823	1.38

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABEAU 2. Chèques tirés sur le Receveur général du Canada

	June			First six months		
	Juin			Six premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	446,624	468,084	1.05	2,401,935	2,539,463	1.06
Calgary	317,520	357,895	1.13	1,656,955	1,856,058	1.12
Regina	118,004	123,927	1.05	707,785	712,658	1.01
Winnipeg	229,039	289,954	1.27	1,368,362	1,468,059	1.07
Toronto	1,243,060	1,357,439	1.09	6,326,999	7,050,993	1.11
Ottawa	4,694,248	5,371,366	1.14	29,066,949	33,222,320	1.14
Montréal	916,893	886,034	0.97	5,625,497	5,612,636	1.00
Saint John	47,871	54,950	1.15	328,744	359,093	1.09
Halifax	350,959	324,507	0.92	2,117,016	2,277,118	1.08
<u>CANADA</u>	8,364,218	9,234,156	1.10	49,600,242	55,098,398	1.11

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,182,632	3,215,936	93,558	65,218	42,794	49,202
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	198,081	230,851	16,119	17,527	19,764	16,640
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,492	16,638	4,031	3,279	3,304	2,232
Halifax	3,189,672	2,697,126	70,849	90,335	103,201	115,478
Sydney	250,752	383,423	13,793	11,458	15,217	12,977
<u>Total - 3 centres</u>	3,456,916	3,097,187	88,673	105,072	121,722	130,687
New Brunswick - Nouveau-Brunswick:						
Fredericton	502,892	574,905	29,278	31,033	20,985	24,496
Moncton	350,845	321,577	18,649	25,863	28,884	30,179
Saint John	710,016	974,460	41,830	40,581	29,360	31,426
<u>Total - 3 centres</u>	1,563,753	1,870,942	89,757	97,477	79,229	86,101
Québec:						
Chicoutimi	259,975	341,661	16,826	20,983	9,242	9,698
Drummondville	128,289	127,564	10,489	14,814	3,644	3,743
Granby	181,864	169,360	9,289	10,801	5,880	6,508
Montréal	49,061,830	58,227,843	1,576,036	1,995,398	580,164	649,403
Québec	7,811,512	11,787,780	345,969	363,495	43,913	48,765
St-Hyacinthe	307,086	337,377	20,492	20,376	4,662	6,886
Shawinigan	65,368	72,940	6,325	8,139	2,778	2,986
Sherbrooke	362,655	393,207	25,442	31,681	15,208	17,187
Trois-Rivières	236,000	277,717	17,905	22,339	8,795	9,126
Valleyfield	85,713	96,206	17,739	10,573	3,431	4,441
<u>Total - 10 centres</u>	58,500,292	71,831,655	2,046,512	2,498,599	677,717	758,743
Ontario:						
Brantford	392,934	388,226	25,727	38,720	22,374	23,196
Chatham	495,593	1,028,060	24,103	27,997	23,346	21,658
Cornwall	152,689	183,007	16,093	21,232	12,509	12,268
Guelph	313,176	397,095	27,436	35,210	22,858	23,241
Hamilton	3,720,001	4,215,155	191,584	264,305	137,896	142,574
Kingston	206,391	257,031	42,100	59,021	38,762	38,737
Kitchener	1,036,725	1,054,943	55,348	79,284	59,075	51,245
London	2,435,649	3,587,075	96,626	186,456	108,191	97,204
Niagara Falls	215,584	248,370	20,676	31,839	15,448	16,746
Oshawa	1,774,642	2,269,698	48,727	63,389	43,618	33,910
Ottawa	6,303,932	5,430,152	248,917	318,457	244,423	281,919
Peterborough	244,686	239,196	26,345	37,299	25,187	26,378
St. Catharines	834,802	597,710	40,372	51,686	33,008	32,298
Sarnia	539,843	759,034	29,123	43,554	23,124	34,488
Sault Ste. Marie	275,115	301,109	31,811	36,536	23,253	23,123
Sudbury	284,863	312,447	41,009	50,203	33,389	35,563
Thunder Bay	494,235	425,466	47,159	59,407	42,419	43,025
Timmins	118,705	124,697	16,930	18,503	10,046	11,420
Toronto	165,601,672	244,895,283	1,864,596	2,668,006	1,338,016	1,646,622
Windsor	1,615,799	1,560,340	121,578	158,637	75,747	72,606
<u>Total - 20 centres</u>	187,057,036	268,274,094	3,016,260	4,249,741	2,332,689	2,668,221
Manitoba:						
Brandon	134,111	135,682	20,472	18,333	19,198	20,086
Winnipeg	10,358,278	12,467,901	240,310	370,277	274,363	268,616
<u>Total - 2 centres</u>	10,492,389	12,603,583	260,782	388,610	293,561	288,702
Saskatchewan:						
Moose Jaw	102,175	100,466	13,006	17,919	17,442	18,713
Prince Albert	119,391	130,621	19,653	11,847	15,646	16,010
Regina	2,535,422	3,799,880	46,359	66,645	79,393	84,667
Saskatoon	744,222	1,212,095	43,535	65,414	77,160	83,782
<u>Total - 4 centres</u>	3,501,210	5,243,062	122,553	161,825	189,641	203,172

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLÉAU 3. Chèques tirés par type de compte - fin

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	13,534,128	16,258,398	525,358	488,866	710,531	592,150
Edmonton	11,362,730	12,515,336	257,233	450,083	407,742	446,976
Lethbridge	301,436	351,358	26,539	28,989	53,255	50,217
Medicine Hat	226,927	255,854	12,133	19,045	23,097	26,027
<u>Total - 4 centres</u>	<u>25,425,221</u>	<u>29,380,946</u>	<u>821,263</u>	<u>986,983</u>	<u>1,194,625</u>	<u>1,115,370</u>
British Columbia - Colombie-Britannique:						
Vancouver	20,246,746	20,123,263	831,744	1,201,955	782,522	815,731
Victoria	5,592,858	5,953,290	115,725	157,183	133,029	128,156
<u>Total - 2 centres</u>	<u>25,839,604</u>	<u>26,076,553</u>	<u>947,469</u>	<u>1,359,138</u>	<u>915,551</u>	<u>943,887</u>
<u>TOTAL - 50 CENTRES</u>	<u>317,217,134</u>	<u>421,824,809</u>	<u>7,502,946</u>	<u>9,930,190</u>	<u>5,867,293</u>	<u>6,260,725</u>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLÉAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1979						
June - Juin	323,084,427	18,092,153	214.29	7,502,946	86,937,016	1.04
July - Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August - Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September - Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October - Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November - Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
1980						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April - Avril	431,231,119	18,262,624 <sup>F</sup>	283.35 <sup>F</sup>	11,272,234	102,060,803 <sup>F</sup>	1.33
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLÉAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925	12,812,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1932	12,536,993	264,529	3,846,040	5,482,129	2,175,722(3)	768,573
1935	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1955	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1970	376,759,465	9,498,169	96,581,182	192,001,590(7)	51,212,613	27,465,911
1971	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976	1,163,515,599	22,942,323	307,304,793	587,857,166	152,632,649	92,778,668
1977	1,297,068,281	25,421,442	344,852,120	651,237,893	172,930,996	102,625,830
1978	1,450,941,886	26,300,920	355,290,746	772,240,382	188,418,926	108,690,912
1979	1,807,894,268	32,185,186	346,212,472	1,062,420,641	231,676,143	135,399,826
1980	2,493,157,564	39,783,732	415,673,722	1,573,846,261	298,334,849	165,519,000

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

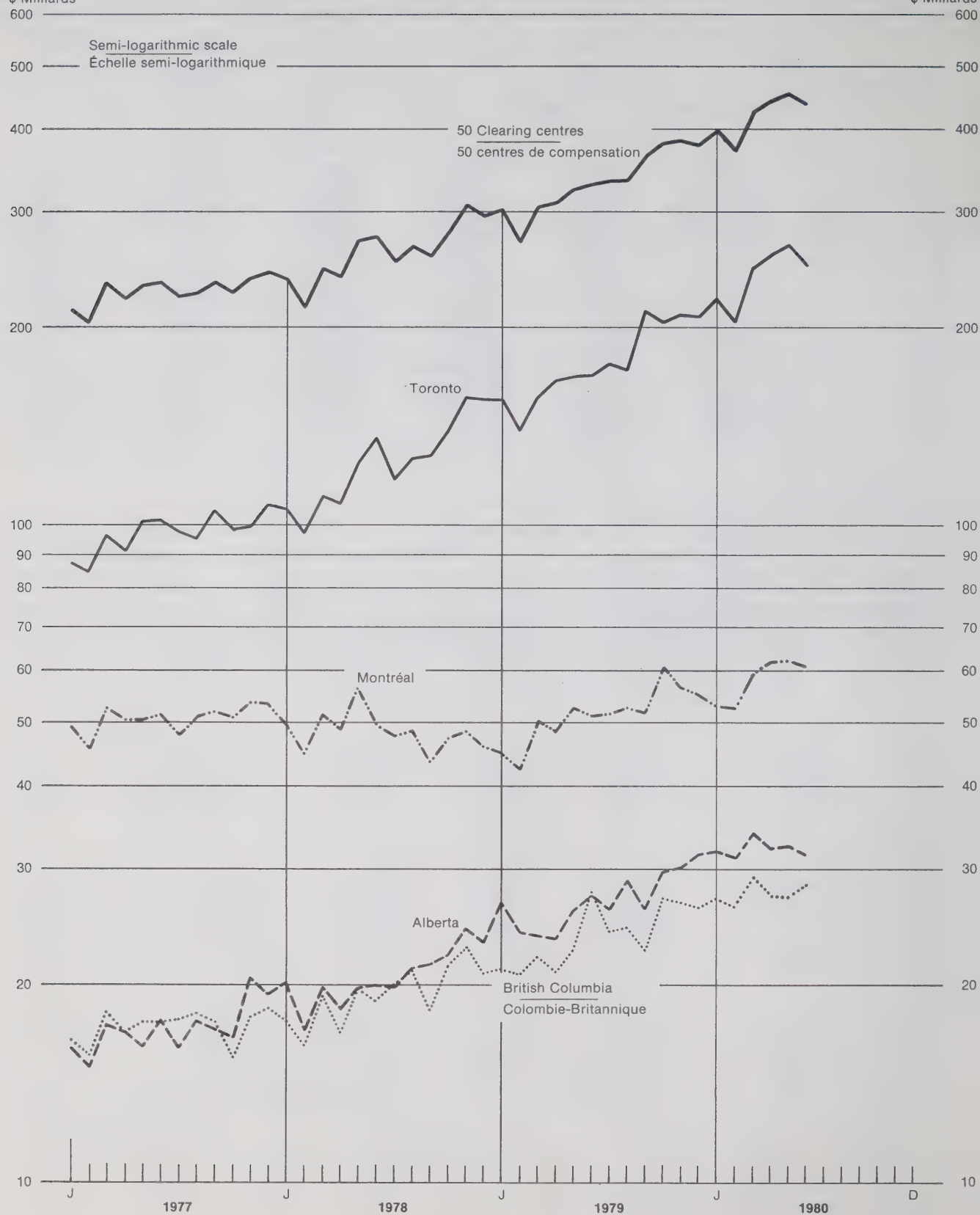
## Valeur des chèques encaissés au Canada

\$ Billions

\$ Milliards

\$ Billions

\$ Milliards





# Statistics Canada Statistique Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHEQUES CASHED

JULY 1980

**DEPOSITORY LIBRARY MATERIAL**

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

## CHÈQUES ENCAISSÉS

JUILLET 1980

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

September 1980  
5-4404-509

Septembre 1980  
5-4404-509

month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABEAU 1. Chèques tirés sur les comptes individuels

	July			First seven months		
	Juillet			Sept premiers mois		
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland -- Terre-Neuve:						
St. John's	1,307,814	1,701,657	1.30	10,763,963	15,287,884	1.42
Prince Edward Island -- Île-du-Prince-Édouard:						
Charlottetown	233,137	319,007	1.37	1,543,741	1,877,634	1.22
Nova Scotia -- Nouvelle-Écosse:						
Glace Bay	28,419	25,162	0.89	149,944	143,480	0.96
Halifax	4,008,507	3,469,399	0.87	19,651,604	21,375,662	1.09
Sydney	238,369	437,475	1.84	1,787,955	2,340,207	1.31
<u>Total -- 3 centres</u>	4,275,295	3,932,036	0.92	21,589,503	23,859,349	1.11
New Brunswick -- Nouveau-Brunswick:						
Fredericton	631,255	861,240	1.36	4,275,181	5,024,721	1.18
Moncton	330,220	403,239	1.22	2,512,609	2,538,135	1.01
Saint John	906,814	913,400	1.01	5,810,365	7,069,746	1.22
<u>Total -- 3 centres</u>	1,868,289	2,177,879	1.17	12,598,155	14,632,602	1.16
Québec:						
Chicoutimi	311,233	379,917	1.22	2,032,060	2,539,323	1.25
Drummondville	144,376	154,258	1.07	890,394	993,337	1.12
Granby	175,758	195,937	1.11	1,298,677	1,328,990	1.02
Montréal	51,636,976	64,190,749	1.24	341,968,069	414,415,187	1.21
Québec	10,366,678	10,297,562	0.99	63,890,892	73,188,880	1.15
St-Hyacinthe	330,691	381,836	1.15	2,285,981	2,399,233	1.05
Shawinigan	69,502	79,025	1.14	474,509	546,673	1.15
Sherbrooke	419,736	451,846	1.08	2,776,901	3,009,812	1.08
Trois-Rivières	236,557	297,770	1.26	1,739,606	2,217,861	1.27
Valleyfield	109,215	112,903	1.03	650,093	726,003	1.12
<u>Total -- 10 centres</u>	63,800,722	76,541,803	1.20	418,007,182	501,365,299	1.20
Ontario:						
Brantford	432,412	443,441	1.03	2,779,575	3,010,850	1.08
Chatham	777,327	1,085,515	1.40	4,939,858	7,388,730	1.50
Cornwall	199,374	234,470	1.18	1,257,315	1,473,230	1.17
Guelph	389,492	444,868	1.14	2,587,647	2,993,471	1.16
Hamilton	3,896,649	5,348,342	1.37	27,398,291	33,789,467	1.23
Kingston	277,988	409,677	1.47	2,023,739	2,518,229	1.24
Kitchener	1,154,734	1,072,879	0.93	7,060,922	7,469,667	1.06
London	2,607,739	3,443,807	1.32	17,255,669	22,529,478	1.31
Niagara Falls	270,956	346,259	1.28	1,600,653	2,059,230	1.29
Oshawa	1,616,842	1,989,894	1.23	11,475,146	14,861,644	1.30
Ottawa	4,555,357	7,084,277	1.56	34,443,698	40,544,604	1.18
Peterborough	376,559	317,718	0.84	1,896,974	2,075,666	1.09
St. Catharines	980,931	792,684	0.81	5,374,249	5,084,767	0.95
Sarnia	571,035	777,027	1.36	4,365,772	5,194,767	1.19
Sault Ste. Marie	341,419	343,690	1.01	3,031,903	2,554,058	0.84
Sudbury	389,909	465,144	1.19	2,318,000	2,727,073	1.18
Thunder Bay	641,607	659,427	1.03	3,847,353	4,161,567	1.08
Timmins	141,511	178,392	1.26	951,340	1,106,028	1.16
Toronto	176,362,379	255,798,991	1.45	1,132,014,080	1,705,966,601	1.51
Windsor	1,681,864	1,762,641	1.05	11,903,163	11,303,604	0.95
<u>Total -- 20 centres</u>	197,666,084	282,999,143	1.43	1,278,525,347	1,878,812,731	1.47
Manitoba:						
Brandon	180,013	181,363	1.01	1,090,159	1,353,640	1.24
Winnipeg	10,788,195	12,831,301	1.19	67,678,142	87,801,039	1.30
<u>Total -- 2 centres</u>	10,968,208	13,012,664	1.19	68,768,301	89,154,679	1.30
Saskatchewan:						
Moose Jaw	137,369	157,890	1.15	892,509	1,004,205	1.13
Prince Albert	163,939	188,550	1.15	1,016,115	1,160,621	1.14
Regina	2,554,022	3,337,792	1.31	18,124,043	22,771,696	1.26
Saskatoon	875,352	1,217,174	1.39	6,177,650	8,591,878	1.39
<u>Total -- 4 centres</u>	3,730,682	4,901,406	1.31	26,210,317	33,528,400	1.28

TABLE 1. Cheques Cashed Against Individual Accounts -- Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels -- fin

	July			First seven months		
	Juillet			Sept premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	14,891,706	19,245,637	1.29	99,641,279	129,767,363	1.30
Edmonton	10,500,770	13,884,950	1.32	73,686,797	92,500,301	1.26
Lethbridge	380,562	440,522	1.16	2,496,955	2,981,111	1.19
Medicine Hat	241,566	304,830	1.26	1,585,988	2,193,004	1.38
<u>Total - 4 centres</u>	26,014,604	33,875,939	1.30	177,411,019	227,441,779	1.28
British Columbia - Colombie-Britannique:						
Vancouver	19,831,894	24,060,427	1.21	128,266,026	154,885,854	1.21
Victoria	4,302,876	5,585,033	1.30	31,268,570	40,278,606	1.29
<u>Total - 2 centres</u>	24,134,770	29,645,460	1.23	159,534,596	195,164,460	1.22
<u>TOTAL - 50 CENTRES</u>	333,999,605	449,106,994	1.34	2,174,952,124	2,981,124,817	1.37

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	July			First seven months		
	Juillet			Sept premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	380,330	443,180	1.17	2,782,265	2,982,643	1.07
Calgary	263,183	333,334	1.27	1,920,138	2,189,392	1.14
Regina	103,056	118,864	1.15	810,841	831,522	1.03
Winnipeg	213,980	240,148	1.12	1,582,342	1,708,207	1.08
Toronto	1,036,657	1,024,510	0.99	7,363,656	8,075,503	1.10
Ottawa	4,479,173	4,200,310	0.94	33,546,122	37,422,630	1.12
Montréal	889,538	998,116	1.12	6,515,035	6,610,752	1.01
Saint John	46,197	44,868	0.97	374,941	403,961	1.08
Halifax	310,801	334,110	1.07	2,427,817	2,611,228	1.08
<u>CANADA</u>	7,722,915	7,737,440	1.00	57,323,157	62,835,838	1.10

TABLE 3. Cheques Cashed by Type of Account

TABEAU 3. Chèques tirés par type de compte

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,191,486	1,544,287	72,972	96,416	43,356	60,954
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	204,087	281,929	13,018	18,184	16,032	18,894
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	22,886	18,350	2,609	4,060	2,924	2,752
Halifax	3,827,592	3,257,206	68,171	102,125	112,744	110,068
Sydney	214,804	409,881	10,331	13,401	13,234	14,193
<u>Total - 3 centres</u>	4,065,282	3,685,437	81,111	119,586	128,902	127,013
New Brunswick - Nouveau-Brunswick:						
Fredericton	548,843	804,664	51,826	31,332	30,586	25,244
Moncton	283,274	342,496	18,904	29,245	28,042	31,498
Saint John	845,759	840,806	31,440	40,286	29,615	32,308
<u>Total - 3 centres</u>	1,677,876	1,987,966	102,170	100,863	88,243	89,050
Québec:						
Chicoutimi	285,032	348,491	16,707	21,084	9,494	10,342
Drummondville	129,521	137,853	11,278	13,021	3,577	3,384
Granby	160,562	178,366	8,461	10,425	6,735	7,146
Montréal	49,511,615	61,477,120	1,635,226	2,056,325	490,135	657,304
Québec	9,900,080	9,885,493	424,114	364,233	42,484	47,836
St-Hyacinthe	306,659	356,343	19,432	20,180	4,600	5,313
Shawinigan	60,996	67,406	5,685	8,615	2,821	3,004
Sherbrooke	379,050	403,265	23,983	31,316	16,703	17,265
Trois-Rivières	211,354	266,555	16,419	22,026	8,784	9,189
Valleyfield	98,783	99,071	6,982	9,553	3,450	4,279
<u>Total - 10 centres</u>	61,043,652	73,219,963	2,168,287	2,556,778	588,783	765,062
Ontario:						
Brantford	379,956	373,779	28,757	45,744	23,699	23,918
Chatham	730,502	1,036,160	21,590	29,102	25,235	20,253
Cornwall	168,900	198,704	17,635	22,915	12,839	12,851
Guelph	337,043	379,139	27,294	41,018	25,155	24,711
Hamilton	3,544,790	4,916,509	205,994	282,544	145,865	149,289
Kingston	191,661	304,141	43,887	62,226	42,440	43,310
Kitchener	1,034,009	935,539	62,023	84,804	58,702	52,536
London	2,389,899	3,158,388	101,492	182,940	116,348	102,479
Niagara Falls	233,314	295,973	21,240	32,829	16,402	17,457
Oshawa	1,513,473	1,881,154	49,730	71,686	53,639	37,054
Ottawa	4,047,363	6,441,127	254,035	378,428	253,959	264,722
Peterborough	319,056	249,910	29,636	39,412	27,867	28,396
St. Catharines	907,521	700,920	39,888	56,412	33,522	35,352
Sarnia	518,875	712,586	26,684	36,660	25,476	27,781
Sault Ste. Marie	285,367	282,164	32,551	36,053	23,501	25,473
Sudbury	311,467	370,946	42,272	58,179	36,170	36,019
Thunder Bay	542,129	546,005	48,707	67,417	50,771	46,005
Timmins	113,241	145,688	17,561	20,313	10,709	12,391
Toronto	173,141,747	251,317,057	1,924,516	2,988,982	1,296,116	1,492,952
Windsor	1,470,957	1,507,021	135,974	154,523	74,933	101,097
<u>Total - 20 centres</u>	192,181,270	275,752,910	3,131,466	4,692,187	2,353,348	2,554,046
Manitoba:						
Brandon	142,930	140,749	17,302	21,316	19,781	19,298
Winnipeg	10,288,480	12,193,979	243,284	368,860	256,431	268,462
<u>Total - 2 centres</u>	10,431,410	12,334,728	260,586	390,176	276,212	287,760
Saskatchewan:						
Moose Jaw	105,290	118,270	14,512	20,225	17,567	19,395
Prince Albert	124,974	155,815	21,345	13,013	17,620	19,722
Regina	2,416,686	3,170,174	56,595	77,130	80,741	90,488
Saskatoon	747,571	1,047,001	45,373	79,889	82,408	90,284
<u>Total - 4 centres</u>	3,394,521	4,491,260	137,825	190,257	198,336	219,889

TABLE 3. Cheques Cashed by Type of Account -- Concluded

TABLEAU 3. Chèques tirés par type de compte -- fin

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	13,893,272	17,821,477	393,430	741,208	605,004	682,952
Edmonton	9,786,934	12,942,602	272,358	475,816	441,478	466,532
Lethbridge	304,325	357,239	25,170	32,471	51,067	50,812
Medicine Hat	205,194	257,290	13,805	20,317	22,567	27,223
<u>Total - 4 centres</u>	24,189,725	31,378,608	704,763	1,269,812	1,120,116	1,227,519
British Columbia - Colombie-Britannique:						
Vancouver	18,425,948	22,238,273	636,552	984,328	769,394	837,826
Victoria	4,081,635	5,253,102	106,120	183,470	115,121	148,461
<u>Total - 2 centres</u>	22,507,583	27,491,375	742,672	1,167,798	884,515	986,287
<u>TOTAL - 50 CENTRES</u>	320,886,892	432,168,463	7,414,870	10,602,057	5,697,843	6,336,474

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) -- Courant(1)			Savings -- Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
<b>1979</b>						
July -- Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August -- Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September -- Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October -- Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November -- Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December -- Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
<b>1980</b>						
January -- Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February -- Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March -- Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April -- Avril	431,231,119	18,262,624 <sup>r</sup>	283.35 <sup>r</sup>	11,272,234	102,060,803 <sup>r</sup>	1.33
May -- Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June -- Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July -- Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLÉAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1970	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975	1,180,858,009	21,625,699	304,107,674	615,349,319	146,715,650	93,059,667
1976	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071
1978	1,696,408,597	30,609,874	411,676,782	905,310,009	220,071,314	128,740,618
1979	2,136,322,042	38,738,541	408,635,862	1,257,023,406	272,389,637	159,534,596
1980	2,935,405,828	46,271,427	490,613,879	1,853,231,204	350,124,858	195,164,460

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

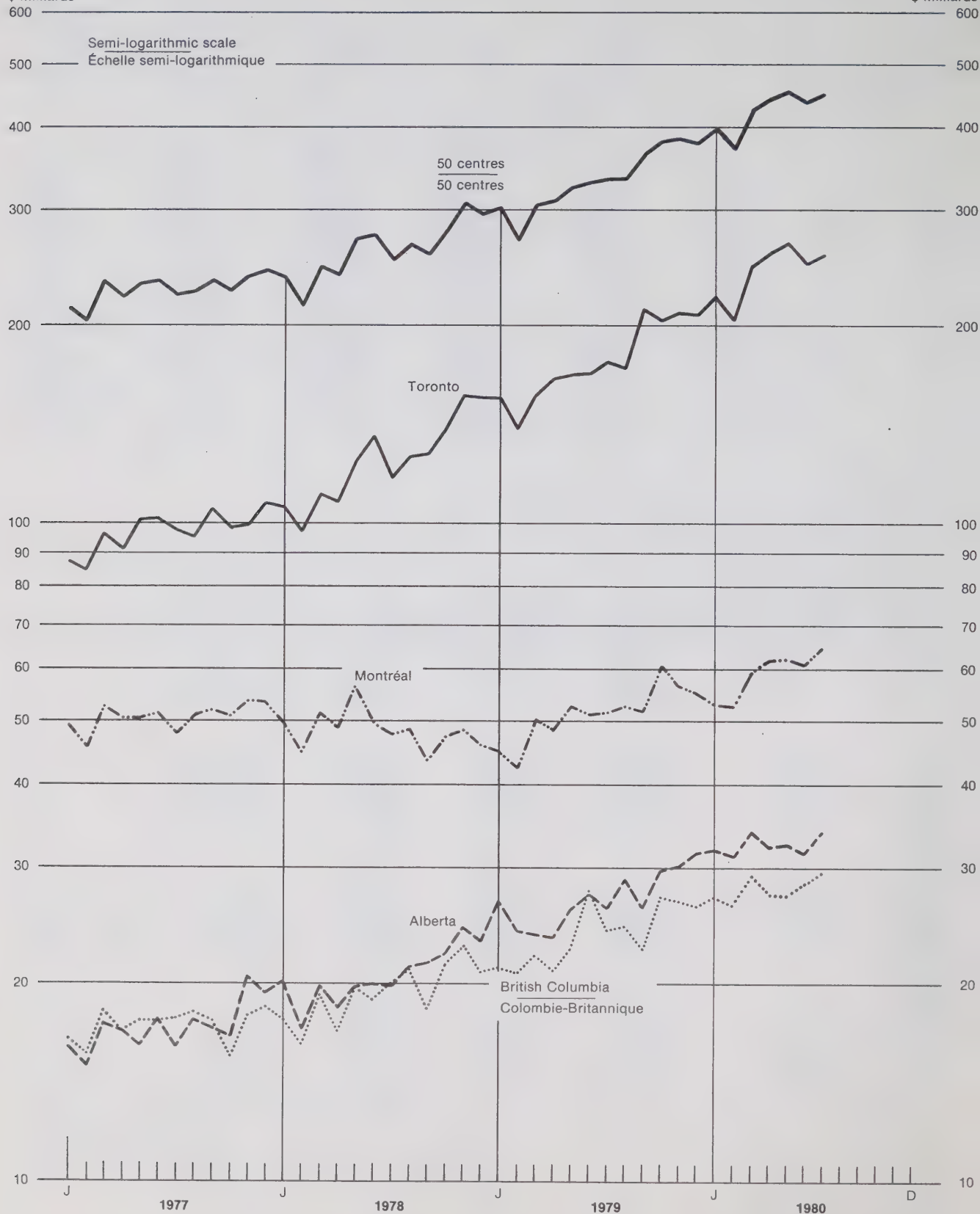
## Valeur des chèques encaissés au Canada

\$ Billions

\$ Milliards

\$ Billions

\$ Milliards





Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

AUGUST 1980

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

October 1980  
5-4404-509

### CHÈQUES ENCAISSÉS

AOÛT 1980

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

Octobre 1980  
5-4404-509

month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	August			First eight months		
	Août			Huit premiers mois		
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,416,932	1,271,378	0.53	13,180,895	16,559,262	1.26
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	220,086	286,270	1.30	1,763,827	2,163,904	1.23
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	18,613	21,013	1.13	168,557	164,493	0.98
Halifax	3,716,986	3,018,475	0.81	23,368,590	24,394,137	1.04
Sydney	191,783	473,583	2.47	1,979,738	2,813,790	1.42
<u>Total - 3 centres</u>	3,927,382	3,513,071	0.89	25,516,885	27,372,420	1.07
New Brunswick - Nouveau-Brunswick:						
Fredericton	801,807	788,714	0.98	5,076,988	5,813,435	1.15
Moncton	359,303	348,856	0.97	2,871,912	2,886,991	1.01
Saint John	861,542	1,011,360	1.17	6,671,907	8,081,106	1.21
<u>Total - 3 centres</u>	2,022,652	2,148,930	1.06	14,620,807	16,781,532	1.15
Québec:						
Chicoutimi	328,980	371,565	1.13	2,361,040	2,910,888	1.23
Drummondville	152,086	157,430	1.04	1,042,480	1,150,767	1.10
Granby	212,965	186,422	0.88	1,511,642	1,515,412	1.00
Montréal	52,790,556	56,785,142	1.08	394,758,625	471,200,329	1.19
Québec	10,032,751	9,981,005	0.99	73,923,643	83,169,885	1.13
St-Hyacinthe	305,962	347,367	1.14	2,591,943	2,746,600	1.06
Shawinigan	81,146	77,878	0.96	555,655	624,551	1.12
Sherbrooke	414,399	443,173	1.07	3,191,300	3,452,985	1.08
Trois-Rivières	300,353	273,752	0.91	2,039,959	2,491,613	1.22
Valleyfield	110,150	102,966	0.93	760,243	828,969	1.09
<u>Total - 10 centres</u>	64,729,348	68,726,700	1.06	482,736,530	570,091,999	1.18
Ontario:						
Brantford	433,334	386,190	0.89	3,212,909	3,397,040	1.06
Chatham	1,258,446	1,132,554	0.90	6,198,304	8,521,284	1.37
Cornwall	220,023	207,654	0.94	1,477,338	1,680,884	1.14
Guelph	375,799	432,876	1.15	2,963,446	3,426,347	1.16
Hamilton	4,386,878	4,628,567	1.06	31,785,169	38,418,034	1.21
Kingston	318,631	392,340	1.23	2,342,370	2,910,569	1.24
Kitchener	1,030,186	1,028,100	1.00	8,091,108	8,497,767	1.05
London	2,791,834	2,794,375	1.00	20,047,503	25,323,853	1.26
Niagara Falls	305,685	359,073	1.17	1,906,338	2,418,303	1.27
Oshawa	1,570,175	1,777,182	1.13	13,045,321	16,638,826	1.28
Ottawa	4,904,714	6,138,088	1.25	39,348,412	46,682,692	1.19
Peterborough	330,139	270,846	0.82	2,227,113	2,346,512	1.05
St. Catharines	917,812	716,443	0.78	6,292,061	5,801,210	0.92
Sarnia	742,423	727,707	0.98	5,108,195	5,922,474	1.16
Sault Ste. Marie	313,350	302,378	0.96	3,345,253	2,856,436	0.85
Sudbury	353,839	408,711	1.16	2,671,839	3,135,784	1.17
Thunder Bay	611,455	481,679	0.79	4,458,808	4,643,246	1.04
Timmins	140,549	153,289	1.09	1,091,889	1,259,317	1.15
Toronto	172,347,596	229,164,380	1.33	1,304,361,676	1,935,130,981	1.48
Windsor	1,471,632	1,616,865	1.10	13,374,795	12,920,469	0.97
<u>Total - 20 centres</u>	194,824,500	253,119,297	1.30	1,473,349,847	2,131,932,028	1.45
Manitoba:						
Brandon	184,539	176,798	0.96	1,274,698	1,530,438	1.20
Winnipeg	9,141,945	11,495,950	1.26	76,820,087	99,296,989	1.29
<u>Total - 2 centres</u>	9,326,484	11,672,748	1.25	78,094,785	100,827,427	1.29
Saskatchewan:						
Moose Jaw	137,313	151,407	1.10	1,029,822	1,155,612	1.12
Prince Albert	162,212	165,464	1.02	1,178,327	1,326,085	1.13
Regina	2,780,278	3,170,685	1.14	20,904,321	25,942,381	1.24
Saskatoon	990,073	1,143,114	1.15	7,167,723	9,734,992	1.36
<u>Total - 4 centres</u>	4,069,876	4,630,670	1.14	30,280,193	38,159,070	1.26

TABLE 1. Cheques Cashed Against Individual Accounts -- Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels -- fin

	August			First eight months		
	Août			Huit premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	16,859,243	19,686,248	1.17	116,500,522	149,453,611	1.28
Edmonton	11,301,286	11,677,921	1.03	84,988,083	104,178,222	1.23
Lethbridge	379,279	418,671	1.10	2,876,234	3,399,782	1.18
Medicine Hat	273,612	298,813	1.09	1,859,600	2,491,817	1.34
<u>Total -- 4 centres</u>	28,813,420	32,081,653	1.11	206,224,439	259,523,432	1.26
British Columbia -- Colombie-Britannique:						
Vancouver	19,480,757	21,702,203	1.11	147,746,783	176,588,057	1.20
Victoria	5,031,650	6,239,660	1.24	36,300,220	46,518,266	1.28
<u>Total -- 2 centres</u>	24,512,407	27,941,863	1.14	184,047,003	223,106,323	1.21
<u>TOTAL -- 50 CENTRES</u>	334,863,087	405,392,580	1.21	2,509,815,211	3,386,517,397	1.35

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	August			First eight months		
	Août			Huit premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	341,595	363,924	1.07	3,123,860	3,346,567	1.07
Calgary	225,374	256,587	1.14	2,145,512	2,445,979	1.14
Regina	88,991	92,051	1.03	899,832	923,573	1.03
Winnipeg	213,195	197,768	0.93	1,795,537	1,905,975	1.06
Toronto	874,721	954,463	1.09	8,238,377	9,029,966	1.10
Ottawa	4,457,411	3,705,625	0.83	38,003,533	41,128,255	1.08
Montréal	1,000,760	862,484	0.86	7,515,795	7,473,236	0.99
Saint John	41,317	46,523	1.13	416,258	450,484	1.08
Halifax	329,794	303,335	0.92	2,757,611	2,914,563	1.06
<u>CANADA</u>	7,573,158	6,782,760	0.90	64,896,315	69,618,598	1.07

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	August — Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's	2,310,169	1,132,350	62,662	84,758	44,101	54,270
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown	189,132	248,615	14,409	20,566	16,545	17,089
Nova Scotia — Nouvelle-Écosse:						
Glace Bay	13,770	14,934	2,871	3,554	1,972	2,525
Halifax	3,521,698	2,814,192	76,783	101,877	118,505	102,406
Sydney	168,960	443,929	9,770	17,317	13,053	12,337
<u>Total — 3 centres</u>	3,704,428	3,273,055	89,424	122,748	133,530	117,268
New Brunswick — Nouveau-Brunswick:						
Fredericton	744,224	729,677	35,288	34,577	22,295	24,460
Moncton	310,014	295,349	20,405	24,803	28,884	28,704
Saint John	800,196	941,995	31,333	38,437	30,013	30,928
<u>Total — 3 centres</u>	1,854,434	1,967,021	87,026	97,817	81,192	84,092
Québec:						
Chicoutimi	303,225	342,893	16,356	18,743	9,399	9,929
Drummondville	138,016	140,519	10,408	13,860	3,662	3,051
Cranby	197,066	168,916	9,752	10,301	6,147	7,205
Montréal	50,714,615	54,356,671	1,526,060	1,876,329	549,881	552,142
Québec	9,704,838	9,574,934	286,500	365,384	41,413	40,687
St-Hyacinthe	286,641	320,682	14,478	20,949	4,843	5,736
Shawinigan	71,660	68,195	6,217	6,782	3,269	2,901
Sherbrooke	371,662	395,747	27,115	31,506	15,622	15,920
Trois-Rivières	274,796	243,650	17,107	21,306	8,450	8,796
Valleyfield	98,917	88,981	7,678	10,124	3,555	3,861
<u>Total — 10 centres</u>	62,161,436	65,701,188	1,921,671	2,375,284	646,241	650,228
Ontario:						
Brantford	378,562	325,951	29,149	38,753	25,623	21,486
Chatham	1,211,542	1,089,491	20,582	25,006	26,322	18,057
Cornwall	188,012	173,148	19,615	23,495	12,396	11,011
Guelph	322,555	371,153	28,854	39,398	24,390	22,325
Hamilton	4,032,853	4,209,776	215,915	281,323	138,110	137,468
Kingston	223,110	279,639	50,025	70,817	45,496	41,884
Kitchener	924,139	889,458	55,587	91,635	50,460	47,007
London	2,587,751	2,543,321	106,331	158,089	97,752	92,965
Niagara Falls	265,059	312,550	24,633	31,342	15,993	15,181
Oshawa	1,490,673	1,669,829	48,254	70,633	31,248	36,720
Ottawa	4,379,060	5,478,746	271,067	341,882	254,587	317,460
Peterborough	277,060	210,879	26,521	34,391	26,558	25,576
St. Catharines	844,204	627,021	40,409	56,499	33,199	32,923
Sarnia	688,449	663,552	29,848	38,476	24,126	25,679
Sault Ste. Marie	252,279	244,872	38,077	34,909	22,994	22,597
Sudbury	282,686	321,241	40,448	53,642	30,705	33,828
Thunder Bay	509,624	370,150	56,461	70,863	45,370	40,666
Timmins	113,281	122,692	16,917	18,561	10,351	12,036
Toronto	169,073,150	224,685,902	1,981,400	2,981,559	1,293,046	1,496,919
Windsor	1,267,558	1,390,598	128,161	156,369	75,913	69,898
<u>Total — 20 centres</u>	189,311,607	245,979,969	3,228,254	4,617,642	2,284,639	2,521,686
Manitoba:						
Brandon	144,420	138,738	20,473	21,468	19,646	16,592
Winnipeg	8,624,795	10,750,583	252,706	484,958	264,444	260,409
<u>Total — 2 centres</u>	8,769,215	10,889,321	273,179	506,426	284,090	277,001
Saskatchewan:						
Moose Jaw	104,686	103,662	13,902	28,014	18,725	19,731
Prince Albert	133,318	137,127	11,268	14,007	17,626	14,330
Regina	2,647,687	3,003,356	53,368	82,161	79,223	85,168
Saskatoon	858,247	963,134	48,303	75,014	83,523	104,966
<u>Total — 4 centres</u>	3,743,938	4,207,279	126,841	199,196	199,097	224,195

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	August - Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	15,930,992	18,282,124	410,148	719,205	518,103	684,919
Edmonton	10,556,740	10,756,504	308,530	491,104	436,016	430,313
Lethbridge	302,390	336,629	29,602	32,724	47,287	49,318
Medicine Hat	232,160	250,810	15,879	22,574	25,573	25,429
<u>Total - 4 centres</u>	27,022,282	29,626,067	764,159	1,265,607	1,026,979	1,189,979
British Columbia - Colombie-Britannique:						
Vancouver	18,107,577	19,872,446	653,484	1,007,361	719,696	822,396
Victoria	4,794,544	5,809,079	122,789	281,315	114,317	149,266
<u>Total - 2 centres</u>	22,902,121	25,681,525	776,273	1,288,676	834,013	971,662
<u>TOTAL - 50 CENTRES</u>	321,968,762	388,706,390	7,343,898	10,578,720	5,550,427	6,107,470

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1979						
August - Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September - Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October - Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November - Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
1980						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April - Avril	431,231,119	18,262,624 <sup>r</sup>	283.35 <sup>r</sup>	11,272,234	102,060,803 <sup>r</sup>	1.33
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August - Août	394,813,860	18,492,607	256.20	10,578,720	107,360,870	1.18

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLÉAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929	30,506,539	530,148	10,699,165	12,415,540	4,874,468	1,987,218
1930	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950	62,174,493	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
1955	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960	177,829,308	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1970	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974	1,051,010,668	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322
1976	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437
1977	1,733,439,090	33,442,516	458,659,491	872,734,672	230,178,038	138,424,373
1978	1,957,089,442	35,513,305	469,283,982	1,048,514,799	253,938,184	149,839,172
1979	2,465,479,461	46,093,304	471,873,568	1,448,866,169	314,599,417	184,047,003
1980	3,334,467,705	51,921,496	557,823,199	2,103,106,758	398,509,929	223,106,323

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

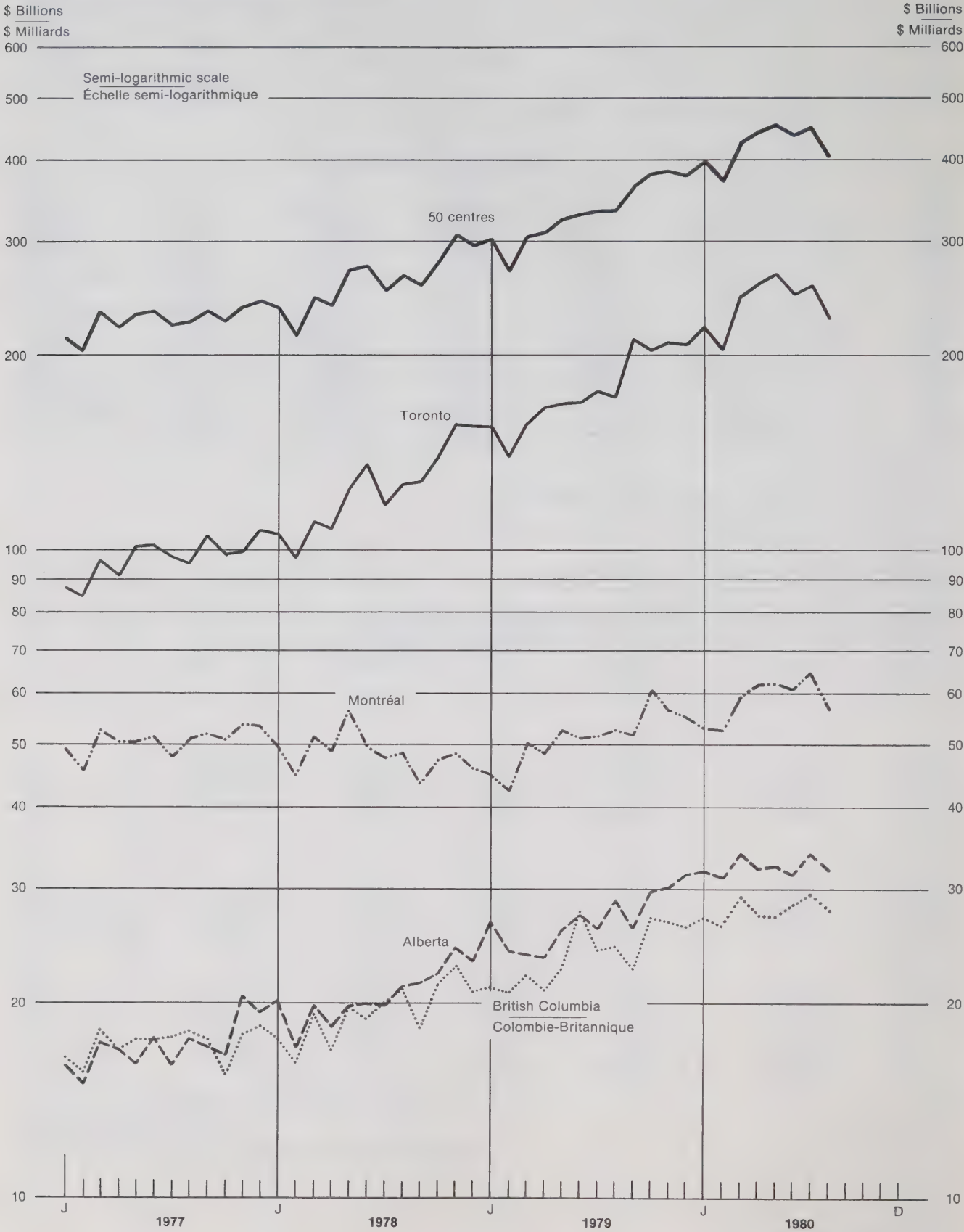
(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

Value of Cheques Cashed in Canada  
Valeur des chèques encaissés au Canada





Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

SEPTEMBER 1980

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

November 1980  
5-4404-509

### CHÈQUES ENCAISSÉS

SEPTEMBRE 1980

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

Novembre 1980  
5-4404-509

month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	September Septembre			First nine months Neuf premiers mois		
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,776,568	2,152,262	1.21	14,957,463	18,711,524	1.25
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	202,583	279,659	1.38	1,966,410	2,443,563	1.24
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	18,449	20,447	1.11	187,006	184,940	0.99
Halifax	2,999,078	3,182,462	1.06	26,367,668	27,576,599	1.05
Sydney	255,396	605,485	2.37	2,235,134	3,419,275	1.53
<u>Total - 3 centres</u>	<u>3,272,923</u>	<u>3,808,394</u>	<u>1.16</u>	<u>28,789,808</u>	<u>31,180,814</u>	<u>1.08</u>
New Brunswick - Nouveau-Brunswick:						
Fredericton	754,755	602,714	0.80	5,831,743	6,416,149	1.10
Moncton	317,212	360,354	1.14	3,189,124	3,247,345	1.02
Saint John	825,376	1,256,392	1.52	7,497,283	9,337,498	1.25
<u>Total - 3 centres</u>	<u>1,897,343</u>	<u>2,219,460</u>	<u>1.17</u>	<u>16,518,150</u>	<u>19,000,992</u>	<u>1.15</u>
Québec:						
Chicoutimi	340,125	391,561	1.15	2,701,165	3,302,449	1.22
Drummondville	132,635	151,856	1.14	1,175,115	1,302,623	1.11
Granby	179,578	195,591	1.09	1,691,220	1,711,003	1.01
Montréal	51,809,004	57,980,335	1.12	446,567,629	529,180,664	1.18
Québec	8,714,817	10,447,602	1.20	82,638,460	93,617,487	1.13
St-Hyacinthe	293,927	363,315	1.24	2,885,870	3,109,915	1.08
Shawinigan	71,195	83,782	1.18	626,850	708,333	1.13
Sherbrooke	379,547	466,353	1.23	3,570,847	3,919,338	1.10
Trois-Rivières	294,582	301,616	1.02	2,334,541	2,793,229	1.20
Valleyfield	91,885	107,682	1.17	852,128	936,651	1.10
<u>Total - 10 centres</u>	<u>62,307,295</u>	<u>70,489,693</u>	<u>1.13</u>	<u>545,043,825</u>	<u>640,581,692</u>	<u>1.18</u>
Ontario:						
Brantford	368,916	441,618	1.20	3,581,825	3,838,658	1.07
Chatham	819,306	812,742	0.99	7,017,610	9,334,026	1.33
Cornwall	184,489	224,970	1.22	1,661,827	1,905,854	1.15
Guelph	380,779	348,206	0.91	3,344,225	3,774,553	1.13
Hamilton	3,948,776	5,145,840	1.30	35,733,945	43,563,874	1.22
Kingston	309,439	422,241	1.36	2,651,809	3,332,810	1.26
Kitchener	940,127	1,092,110	1.16	9,031,235	9,589,877	1.06
London	2,744,635	3,009,871	1.10	22,792,138	28,333,724	1.24
Niagara Falls	254,919	364,436	1.43	2,161,257	2,782,739	1.29
Oshawa	1,367,307	2,160,134	1.58	14,412,628	18,798,960	1.30
Ottawa	4,579,896	6,086,909	1.33	43,928,308	52,769,601	1.20
Peterborough	329,167	331,535	1.01	2,556,280	2,678,047	1.05
St. Catharines	635,849	722,956	1.14	6,927,910	6,524,166	0.94
Sarnia	698,829	603,993	0.86	5,807,024	6,526,467	1.12
Sault Ste. Marie	305,984	348,776	1.14	3,651,237	3,205,212	0.88
Sudbury	316,893	446,129	1.41	2,988,732	3,581,913	1.20
Thunder Bay	575,266	596,055	1.04	5,034,074	5,239,301	1.04
Timmins	142,866	171,870	1.20	1,234,755	1,431,187	1.16
Toronto	211,433,524	267,315,284	1.26	1,515,795,200	2,202,446,265	1.45
Windsor	1,695,468	1,804,184	1.06	15,070,263	14,724,653	0.98
<u>Total - 20 centres</u>	<u>232,032,435</u>	<u>292,449,859</u>	<u>1.26</u>	<u>1,705,382,282</u>	<u>2,424,381,887</u>	<u>1.42</u>
Manitoba:						
Brandon	166,847	177,802	1.07	1,441,545	1,708,240	1.19
Winnipeg	10,002,409	13,015,802	1.30	86,822,496	112,312,791	1.29
<u>Total - 2 centres</u>	<u>10,169,256</u>	<u>13,193,604</u>	<u>1.30</u>	<u>88,264,041</u>	<u>114,021,031</u>	<u>1.29</u>
Saskatchewan:						
Moose Jaw	123,064	161,512	1.31	1,152,886	1,317,124	1.14
Prince Albert	133,345	141,931	1.06	1,311,672	1,468,016	1.12
Regina	2,383,690	3,430,767	1.44	23,288,011	29,373,148	1.26
Saskatoon	914,026	1,355,841	1.48	8,081,749	11,090,833	1.37
<u>Total - 4 centres</u>	<u>3,554,125</u>	<u>5,090,051</u>	<u>1.43</u>	<u>33,834,318</u>	<u>43,249,121</u>	<u>1.28</u>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	September Septembre			First nine months Premiers neuf mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	14,478,878	21,355,207	1.47	130,979,400	170,808,818	1.30
Edmonton	10,886,551	15,271,966	1.40	95,874,634	119,450,188	1.25
Lethbridge	345,095	442,207	1.28	3,221,329	3,841,989	1.19
Medicine Hat	252,696	337,511	1.34	2,112,296	2,829,328	1.34
<u>Total - 4 centres</u>	25,963,220	37,406,891	1.44	232,187,659	296,930,323	1.28
British Columbia - Colombie-Britannique:						
Vancouver	18,121,416	23,968,314	1.32	165,868,199	200,556,371	1.21
Victoria	4,477,668	5,818,195	1.30	40,777,888	52,336,461	1.28
<u>Total - 2 centres</u>	22,599,084	29,786,509	1.32	206,646,087	252,892,832	1.22
<u>TOTAL - 50 CENTRES</u>	363,774,832	456,876,382	1.26	2,873,590,043	3,843,393,779	1.34

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	September Septembre			First nine months Premiers neuf mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	291,923	396,527	1.36	3,415,783	3,743,094	1.10
Calgary	198,768	294,255	1.48	2,344,280	2,740,234	1.17
Regina	77,210	107,761	1.40	977,042	1,031,334	1.06
Winnipeg	161,675	237,121	1.47	1,957,212	2,143,096	1.09
Toronto	751,296	1,020,677	1.36	8,989,673	10,050,643	1.12
Ottawa	3,587,998	2,926,772	0.82	41,591,531	44,055,027	1.06
Montréal	688,898	946,444	1.37	8,204,693	8,419,680	1.03
Saint John	34,458	53,419	1.55	450,716	503,903	1.12
Halifax	259,375	353,030	1.36	3,016,986	3,267,593	1.08
<u>CANADA</u>	6,051,601	6,336,006	1.05	70,947,916	75,954,604	1.07

TABLE 3. Cheques Cashed by Type of Account

TABEAU 3. Chèques tirés par type de compte

	September — Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's	1,669,999	1,978,731	60,578	106,082	45,991	67,449
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown	175,016	242,392	12,127	20,584	15,440	16,683
Nova Scotia — Nouvelle-Écosse:						
Glace Bay	13,954	14,561	2,179	3,151	2,316	2,735
Halifax	2,803,547	2,959,917	78,243	108,628	117,288	113,917
Sydney	232,834	577,533	10,390	13,701	12,172	14,251
<u>Total — 3 centres</u>	3,050,335	3,552,011	90,812	125,480	131,776	130,903
New Brunswick — Nouveau-Brunswick:						
Fredericton	707,093	550,834	27,471	29,364	20,191	22,516
Moncton	266,304	303,590	21,003	25,462	29,905	31,302
Saint John	749,844	1,179,325	45,807	42,438	29,725	34,629
<u>Total — 3 centres</u>	1,723,241	2,033,749	94,281	97,264	79,821	88,447
Québec:						
Chicoutimi	316,506	360,873	14,856	19,700	8,763	10,988
Drummondville	120,180	134,712	9,388	13,590	3,067	3,554
Granby	165,763	175,931	7,859	11,623	5,956	8,037
Montréal	49,963,683	55,305,209	1,359,488	2,085,080	485,833	590,046
Québec	8,414,125	10,048,194	260,692	352,159	40,000	47,249
St-Hyacinthe	273,136	331,708	16,055	24,770	4,736	6,837
Shawinigan	63,131	72,682	5,573	7,880	2,491	3,220
Sherbrooke	342,136	418,797	23,557	31,162	13,854	16,394
Trois-Rivières	271,880	268,514	14,769	24,202	7,933	8,900
Valleyfield	82,333	91,557	6,409	11,581	3,143	4,544
<u>Total — 10 centres</u>	60,012,873	67,208,177	1,718,646	2,581,747	575,776	699,769
Ontario:						
Brantford	320,661	378,233	26,991	40,239	21,264	23,146
Chatham	768,486	763,571	27,574	28,740	23,246	20,431
Cornwall	154,932	188,598	17,481	23,934	12,076	12,438
Guelph	329,860	281,468	29,257	42,204	21,662	24,534
Hamilton	3,630,402	4,695,884	194,287	305,211	124,087	144,745
Kingston	220,430	300,411	49,568	75,510	39,441	46,320
Kitchener	834,052	943,825	55,191	96,820	50,884	51,465
London	2,550,026	2,730,793	96,926	182,915	97,683	96,163
Niagara Falls	215,946	312,927	22,793	34,246	16,180	17,263
Oshawa	1,287,668	2,050,425	47,210	71,756	32,429	37,953
Ottawa	4,082,056	5,461,852	248,864	359,338	248,976	265,719
Peterborough	276,046	263,971	30,654	39,555	22,467	28,009
St. Catharines	567,144	623,618	39,228	61,376	29,477	37,962
Sarnia	647,412	539,355	27,697	38,601	23,720	26,037
Sault Ste. Marie	251,950	284,865	32,865	38,809	21,169	25,102
Sudbury	245,618	348,200	42,407	61,114	28,868	36,815
Thunder Bay	480,481	477,354	51,582	73,472	43,203	45,229
Timmins	107,794	137,271	15,686	21,395	19,386	13,204
Toronto	208,281,146	262,930,017	1,944,002	2,779,263	1,208,376	1,606,004
Windsor	1,495,070	1,568,100	120,013	144,758	80,385	91,326
<u>Total — 20 centres</u>	226,747,180	285,280,738	3,120,276	4,519,256	2,164,979	2,649,865
Manitoba:						
Brandon	130,227	129,711	17,991	20,681	18,629	27,410
Winnipeg	9,450,160	12,281,257	304,775	452,824	247,474	281,721
<u>Total — 2 centres</u>	9,580,387	12,410,968	322,766	473,505	266,103	309,131
Saskatchewan:						
Moose Jaw	92,246	119,625	13,932	21,325	16,886	20,562
Prince Albert	108,585	110,966	10,066	14,382	14,694	16,583
Regina	2,254,802	3,261,663	50,246	78,975	78,642	90,129
Saskatoon	764,195	1,186,441	70,419	79,098	79,412	90,302
<u>Total — 4 centres</u>	3,219,828	4,678,695	144,663	193,780	189,634	217,576

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	13,640,951	20,173,244	328,754	529,635	509,173	652,328
Edmonton	10,234,117	14,339,055	257,001	480,050	395,433	452,861
Lethbridge	272,868	353,448	25,296	35,228	46,931	53,531
Medicine Hat	215,675	289,440	13,540	20,550	23,481	27,521
<u>Total - 4 centres</u>	24,363,611	35,155,187	624,591	1,065,463	975,018	1,186,241
British Columbia - Colombie-Britannique:						
Vancouver	16,710,461	22,012,897	688,465	1,096,317	722,490	859,100
Victoria	4,246,275	5,367,574	120,968	281,820	110,425	168,801
<u>Total - 2 centres</u>	20,956,736	27,380,471	809,433	1,378,137	832,915	1,027,901
<u>TOTAL - 50 CENTRES</u>	351,499,206	439,921,119	6,998,173	10,561,298	5,277,453	6,393,965

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
<b>1979</b>						
September - Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October - Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November - Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
<b>1980</b>						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April - Avril	431,231,119	18,262,624 <sup>r</sup>	283.35 <sup>r</sup>	11,272,234	102,060,803 <sup>r</sup>	1.33
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August - Août	394,813,860	18,492,607	256.20	10,578,720	107,360,870	1.18
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929	33,976,109	590,226	11,946,822	13,804,420(2)	5,424,023	2,210,618
1930	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1932	18,926,189	395,867	5,758,164	8,269,208	3,372,175(3)	1,130,775
1935	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945	47,970,222	1,095,244	13,593,691	22,088,957(4)	8,158,326	3,034,004
1950	70,921,289	1,912,962(5)	20,156,822	30,676,688(5)	12,169,870	6,004,947
1955	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1970	578,646,206	14,228,352	150,809,406	292,350,586(7)	79,497,626	41,760,236
1971	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974	1,188,073,574	23,834,507	309,669,303	602,447,309	155,658,865	96,463,590
1975	1,521,904,457	28,120,363	395,982,023	787,746,644	189,497,383	120,558,044
1976	1,768,575,172	35,840,664	467,470,835	890,531,849	231,574,248	143,157,576
1977	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731
1978	2,209,051,614	39,945,092	521,099,555	1,191,775,634	288,062,210	168,169,123
1979	2,823,895,890	52,011,538	532,776,936	1,678,175,311	354,286,018	206,646,087
1980	3,784,564,857	58,872,966	626,717,489	2,391,881,095	454,200,475	252,892,832

- (1) Original 31 centres.
- (1) À l'origine, 31 centres.
- (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.
- (2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.
- (3) Weyburn branches absorbed by Imperial Bank, May 1931.
- (3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.
- (4) St. Catharines data added as of May 1941.
- (4) Données sur St. Catharines ajoutées à partir de mai 1941.
- (5) St. John's, Newfoundland, data added as of April 1949.
- (5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.
- (6) Cornwall data added as of May 1950.
- (6) Données sur Cornwall ajoutées à partir de mai 1950.
- (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.
- (7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

\$ Billions

\$ Milliards

\$ Billions

\$ Milliards

600

600

Semi-logarithmic scale

Échelle semi-logarithmique

500

500

400

400

300

300

200

200

100

100

90

90

80

80

70

70

60

60

50

50

40

40

30

30

20

20

10

10

10

10

10

10

10

10

10

10

10

10

J 1977 J 1978 J 1979 J 1980 D

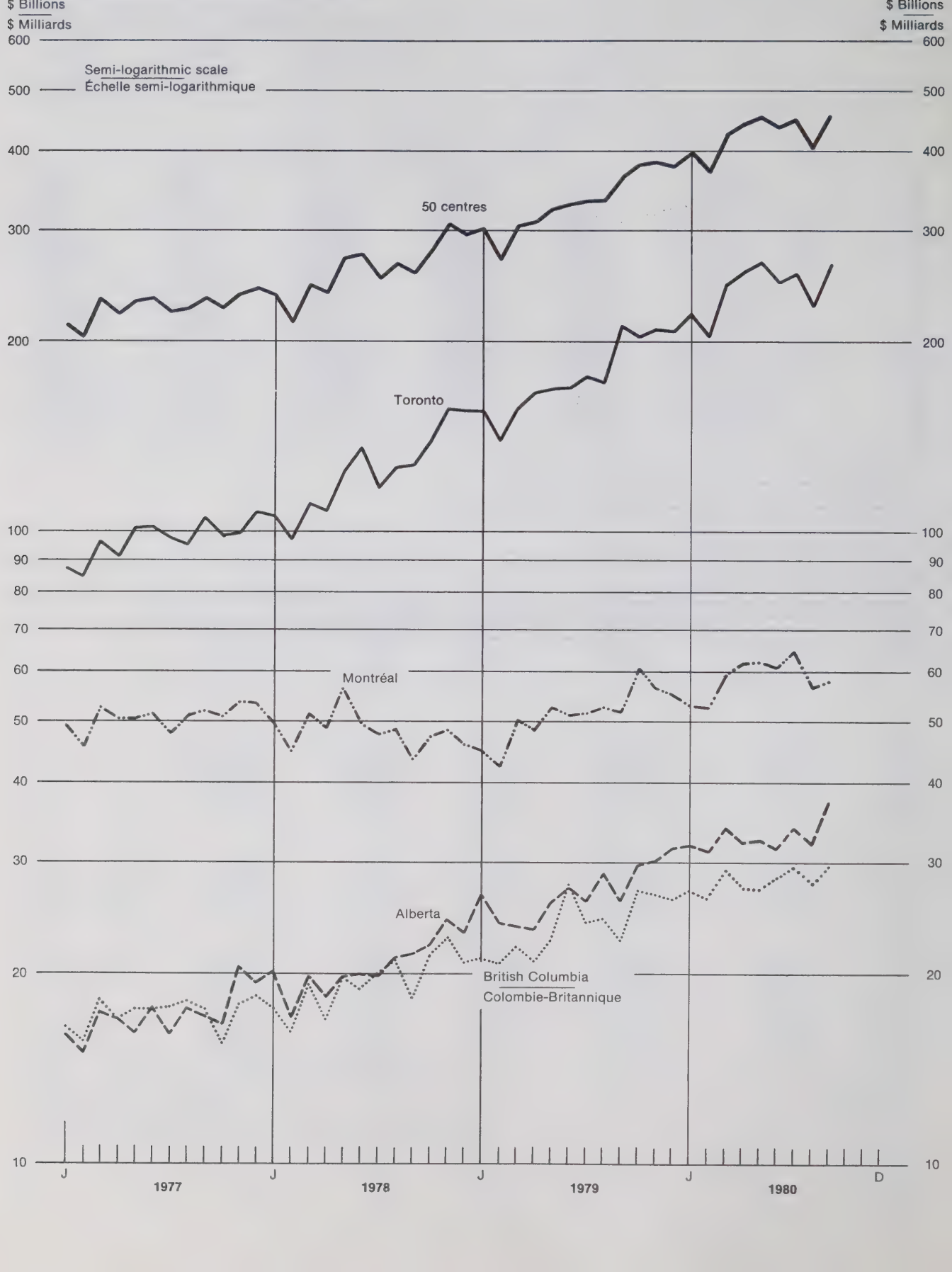
1977 1978 1979 1980

1977 1978 1979 1980

1977 1978 1979 1980

1977 1978 1979 1980

1977 1978 1979 1980





Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

OCTOBER 1980

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

### CHÈQUES ENCAISSÉS

OCTOBRE 1980

### Introduction

**DEPOSITORY LIBRARY MATERIAL**

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

December 1980  
5-4404-509

Décembre 1980  
5-4404-509



month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	October Octobre			First ten months Dix premiers mois		
	1979	1980	<u>1980</u> 1979	1979	1980	<u>1980</u> 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,504,350	1,664,370	1.11	16,461,813	20,375,894	1.24
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	219,096	308,864	1.41	2,185,506	2,752,427	1.26
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,826	21,150	0.89	210,832	206,090	0.98
Halifax	3,068,084	3,223,568	1.05	29,435,752	30,800,167	1.05
Sydney	240,271	382,714	1.59	2,475,405	3,801,989	1.54
<u>Total - 3 centres</u>	3,332,181	3,627,432	1.09	32,121,989	34,808,246	1.08
New Brunswick - Nouveau-Brunswick:						
Fredericton	756,419	788,329	1.04	6,588,162	7,204,478	1.09
Moncton	366,941	430,787	1.17	3,556,065	3,678,132	1.03
Saint John	920,939	1,327,629	1.44	8,418,222	10,665,127	1.27
<u>Total - 3 centres</u>	2,044,299	2,546,745	1.25	18,562,449	21,547,737	1.16
Québec:						
Chicoutimi	338,848	409,839	1.21	3,040,013	3,712,288	1.22
Drummondville	169,221	160,712	0.95	1,344,336	1,463,335	1.09
Cranby	199,922	211,026	1.06	1,891,142	1,922,029	1.02
Montréal	60,887,485	65,407,163	1.07	507,455,114	594,587,827	1.17
Québec	10,175,373	9,674,820	0.95	92,813,833	103,292,307	1.11
St-Hyacinthe	407,747	374,640	0.92	3,293,617	3,484,555	1.06
Shawinigan	81,072	90,506	1.12	707,922	798,839	1.13
Sherbrooke	450,209	497,276	1.10	4,021,056	4,416,614	1.10
Trois-Rivières	354,597	332,388	0.94	2,689,138	3,125,617	1.16
Valleyfield	108,664	108,480	1.00	960,792	1,045,131	1.09
<u>Total - 10 centres</u>	73,173,138	77,266,850	1.06	618,216,963	717,848,542	1.16
Ontario:						
Brantford	434,958	461,565	1.06	4,016,783	4,300,223	1.07
Chatham	1,281,480	987,778	0.77	8,299,090	10,321,804	1.24
Cornwall	232,886	255,062	1.10	1,894,713	2,160,916	1.14
Guelph	434,176	497,194	1.15	3,778,401	4,271,747	1.13
Hamilton	5,014,020	5,772,990	1.15	40,747,965	49,336,864	1.21
Kingston	361,466	426,225	1.18	3,013,275	3,759,035	1.25
Kitchener	1,091,187	1,068,149	0.98	10,122,422	10,658,026	1.05
London	3,144,066	3,132,086	1.00	25,936,204	31,465,810	1.21
Niagara Falls	301,257	422,884	1.40	2,462,514	3,205,623	1.30
Oshawa	1,987,218	1,918,092	0.97	16,399,846	20,717,052	1.26
Ottawa	4,857,200	8,266,886	1.70	48,785,508	61,036,487	1.25
Peterborough	336,034	375,028	1.12	2,892,314	3,053,075	1.06
St. Catharines	868,714	889,089	1.02	7,796,624	7,413,255	0.95
Sarnia	821,525	743,934	0.91	6,628,549	7,270,401	1.10
Sault Ste. Marie	356,633	400,131	1.12	4,007,870	3,605,343	0.90
Sudbury	368,353	479,082	1.30	3,357,085	4,060,995	1.21
Thunder Bay	674,838	759,084	1.12	5,708,912	5,998,385	1.05
Timmins	146,166	195,871	1.34	1,380,921	1,627,058	1.18
Toronto	203,326,539	301,256,976	1.48	1,719,121,739	2,503,703,241	1.46
Windsor	2,078,929	1,948,010	0.94	17,149,192	16,672,663	0.97
<u>Total - 20 centres</u>	228,117,645	330,256,116	1.45	1,933,499,927	2,754,638,003	1.42
Manitoba:						
Brandon	198,996	213,240	1.07	1,640,541	1,921,480	1.17
Winnipeg	11,517,594	15,181,764	1.32	98,340,090	127,494,555	1.30
<u>Total - 2 centres</u>	11,716,590	15,395,004	1.31	99,980,631	129,416,035	1.29
Saskatchewan:						
Moose Jaw	169,313	180,312	1.06	1,322,199	1,497,436	1.13
Prince Albert	186,729	195,880	1.05	1,498,401	1,663,896	1.11
Regina	3,330,755	3,869,222	1.16	26,618,766	33,242,370	1.25
Saskatoon	1,185,529	1,357,884	1.15	9,267,278	12,448,717	1.34
<u>Total - 4 centres</u>	4,872,326	5,603,298	1.15	38,706,644	48,852,419	1.26

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	October			First ten months		
	Octobre			Dix premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	16,567,608	20,054,857	1.21	147,547,008	190,863,675	1.29
Edmonton	12,461,776	14,414,896	1.16	108,336,410	133,865,084	1.24
Lethbridge	440,962	434,256	0.98	3,662,291	4,276,245	1.17
Medicine Hat	297,331	394,243	1.33	2,409,627	3,223,571	1.34
<u>Total - 4 centres</u>	29,767,677	35,298,252	1.19	261,955,336	332,228,575	1.27
British Columbia - Colombie-Britannique:						
Vancouver	21,074,853	31,941,519	1.52	186,943,052	232,497,890	1.24
Victoria	6,031,110	7,463,161	1.24	46,808,998	59,799,622	1.28
<u>Total - 2 centres</u>	27,105,963	39,404,680	1.45	233,752,050	292,297,512	1.25
<u>TOTAL - 50 CENTRES</u>	381,853,265	511,371,611	1.34	3,255,443,308	4,354,765,390	1.34

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	October			First ten months		
	Octobre			Dix premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	348,134	331,116	0.95	3,763,917	4,074,210	1.08
Calgary	248,239	234,617	0.95	2,592,519	2,974,851	1.15
Regina	91,312	88,170	0.97	1,068,354	1,119,504	1.05
Winnipeg	211,606	185,725	0.88	2,168,818	2,328,821	1.07
Toronto	894,443	896,548	1.00	9,884,116	10,947,191	1.11
Ottawa	4,610,405	5,432,522	1.18	46,201,936	49,487,549	1.07
Montréal	820,744	775,239	0.94	9,025,437	9,194,919	1.02
Saint John	41,875	39,614	0.95	492,591	543,517	1.10
Halifax	311,537	294,920	0.95	3,328,523	3,562,513	1.07
<u>CANADA</u>	7,578,295	8,278,471	1.09	78,526,211	84,233,075	1.07

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	October — Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars — milliers de dollars					
Newfoundland — Terre-Neuve:						
St. John's	1,359,643	1,510,548	90,894	95,596	53,813	58,226
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown	186,900	272,062	14,064	20,489	18,132	16,313
Nova Scotia — Nouvelle-Écosse:						
Glace Bay	18,300	14,323	2,957	4,269	2,569	2,558
Halifax	2,858,108	2,997,019	87,974	112,101	122,002	114,448
Sydney	216,321	353,665	11,464	13,306	12,486	15,743
<u>Total — 3 centres</u>	3,092,729	3,365,007	102,395	129,676	137,057	132,749
New Brunswick — Nouveau-Brunswick:						
Fredericton	691,625	730,272	41,281	32,444	23,513	25,613
Moncton	310,519	370,563	26,118	27,933	30,304	32,291
Saint John	844,017	1,247,150	45,103	42,881	31,819	37,598
<u>Total — 3 centres</u>	1,846,161	2,347,985	112,502	103,258	85,636	95,502
Québec:						
Chicoutimi	307,129	378,237	22,003	20,338	9,716	11,264
Drummondville	152,667	143,213	12,476	13,873	4,078	3,626
Granby	181,713	190,948	11,088	11,767	7,121	8,311
Montréal	58,607,678	62,652,977	1,699,989	2,112,831	579,818	641,355
Québec	9,815,940	9,197,993	315,468	425,409	43,965	51,418
St-Hyacinthe	381,335	341,763	20,570	25,090	5,842	7,787
Shawinigan	71,284	78,749	7,314	8,450	2,474	3,307
Sherbrooke	403,674	450,466	30,100	29,930	16,435	16,880
Trois-Rivières	327,749	298,908	18,376	23,676	8,472	9,804
Valleyfield	96,872	93,721	7,966	10,479	3,826	4,280
<u>Total — 10 centres</u>	70,346,041	73,826,975	2,145,350	2,681,843	681,747	758,032
Ontario:						
Brantford	376,494	386,721	33,531	49,639	24,933	25,205
Chatham	1,224,668	931,308	27,461	30,084	29,351	26,386
Cornwall	199,280	215,493	20,534	26,904	13,072	12,665
Guelph	375,111	428,560	34,082	42,821	24,983	25,813
Hamilton	4,438,610	5,243,523	420,487	363,618	154,923	165,849
Kingston	253,142	308,822	64,617	70,542	43,707	46,861
Kitchener	980,340	918,685	62,098	94,775	48,749	54,689
London	2,920,781	2,857,616	109,036	167,377	114,249	107,093
Niagara Falls	254,996	365,982	29,424	39,561	16,837	17,341
Oshawa	1,889,396	1,812,536	60,051	68,598	37,771	36,958
Ottawa	4,316,936	7,603,563	289,176	389,650	251,088	273,673
Peterborough	274,623	301,191	33,956	42,023	27,455	31,814
St. Catharines	783,320	778,574	51,221	66,004	34,173	44,511
Sarnia	691,900	676,881	29,174	39,143	100,451	27,910
Sault Ste. Marie	294,947	332,579	36,890	41,086	24,796	26,466
Sudbury	290,055	380,963	47,916	60,107	30,382	38,012
Thunder Bay	561,792	628,960	65,396	82,906	47,650	47,218
Timmins	110,093	159,149	24,896	23,730	11,177	12,992
Toronto	199,544,072	296,235,043	2,366,462	3,448,677	1,416,005	1,573,256
Windsor	1,847,902	1,711,875	146,054	161,990	84,973	74,145
<u>Total — 20 centres</u>	221,628,458	322,278,024	3,952,462	5,309,235	2,536,725	2,668,857
Manitoba:						
Brandon	158,352	162,319	20,366	28,843	20,278	22,078
Winnipeg	10,988,767	14,460,652	282,157	427,960	246,670	293,152
<u>Total — 2 centres</u>	11,147,119	14,622,971	302,523	456,803	266,948	315,230
Saskatchewan:						
Moose Jaw	132,139	136,819	17,916	22,287	19,258	21,206
Prince Albert	156,034	155,909	12,581	21,607	18,114	18,364
Regina	3,173,351	3,687,000	64,774	85,692	92,630	96,530
Saskatoon	1,031,555	1,184,786	65,032	79,767	88,942	93,331
<u>Total — 4 centres</u>	4,493,079	5,164,514	160,303	209,353	218,944	229,431

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLÉAU 3. Chèques tirés par type de compte — fin

	October — Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars — milliers de dollars					
Alberta:						
Calgary	15,586,674	18,809,250	379,331	577,053	601,603	668,554
Edmonton	11,654,767	13,422,500	353,492	447,128	453,517	545,268
Lethbridge	346,920	337,725	39,624	35,172	54,418	61,359
Medicine Hat	249,385	343,204	20,495	20,520	27,451	30,519
<u>Total — 4 centres</u>	27,837,746	32,912,679	792,942	1,079,873	1,136,989	1,305,700
British Columbia — Colombie-Britannique:						
Vancouver	19,466,037	29,688,655	828,728	1,309,517	780,088	943,347
Victoria	5,738,145	7,065,954	164,998	235,429	127,967	161,778
<u>Total — 2 centres</u>	25,204,182	36,754,609	993,726	1,544,946	908,055	1,105,125
<u>TOTAL — 50 CENTRES</u>	367,142,058	493,055,374	8,667,161	11,631,072	6,044,046	6,685,165

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLÉAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
<b>1979</b>						
October — Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November — Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December — Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
<b>1980</b>						
January — Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February — Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March — Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April — Avril	431,231,119	18,262,624 <sup>r</sup>	283.35 <sup>r</sup>	11,272,234	102,060,803 <sup>r</sup>	1.33
May — Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June — Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July — Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August — Août	394,813,860	13,492,607	256.20	10,578,720	107,360,870	1.18
September — Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October — Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars — milliers de dollars						
1924	21,923,800(1)	490,810	6,515,884	8,907,420	4,596,428	1,413,258
1925	22,218,787	466,520	6,843,394	8,868,721	4,536,664	1,503,488
1929	38,689,582	663,986	13,663,151	15,447,274(2)	6,448,568	2,466,603
1930	31,505,450	587,834	11,110,314	12,599,533	5,232,364	1,975,405
1932	21,293,368	439,108	6,450,367	9,196,590	3,951,915(3)	1,255,388
1935	25,592,252	460,220	7,285,921	11,275,137	5,209,632	1,361,342
1940	28,179,806	675,498	8,198,470	12,494,968	5,039,884	1,770,986
1945	53,719,374	1,215,692	15,087,618	24,660,551(4)	9,313,060	3,442,453
1950	80,312,788	2,145,466(5)	22,913,712	34,536,274(6)	13,932,196	6,785,140
1955	135,197,914	3,681,910	39,799,222	60,957,588	20,374,857	10,384,337
1960	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1965	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1970	649,680,898	15,845,540	169,929,108	328,576,378(7)	88,696,031	46,633,841
1971	719,638,294	16,288,292	187,025,376	372,420,217	91,442,136	52,462,273
1972	851,036,696	18,154,761	223,181,000	443,692,039	102,392,153	63,616,743
1973	1,097,695,381	20,648,149	268,913,900	597,507,461	127,652,401	82,973,470
1974	1,341,062,043	26,831,332	348,745,115	682,408,521	174,554,035	108,523,040
1975	1,709,216,102	31,514,622	443,655,418	886,146,244	213,425,127	134,474,691
1976	1,963,606,240	39,914,519	518,028,937	988,756,465	258,668,932	158,237,387
1977	2,182,483,922	41,485,732	576,487,809	1,105,235,446	287,671,552	171,603,383
1978	2,483,413,856	44,564,851	578,515,237	1,346,620,830	324,079,066	189,633,872
1979	3,199,313,264	57,871,852	604,290,003	1,902,756,748	400,642,611	233,752,050
1980	4,288,964,137	65,519,320	702,296,748	2,718,353,528	510,497,029	292,297,512

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

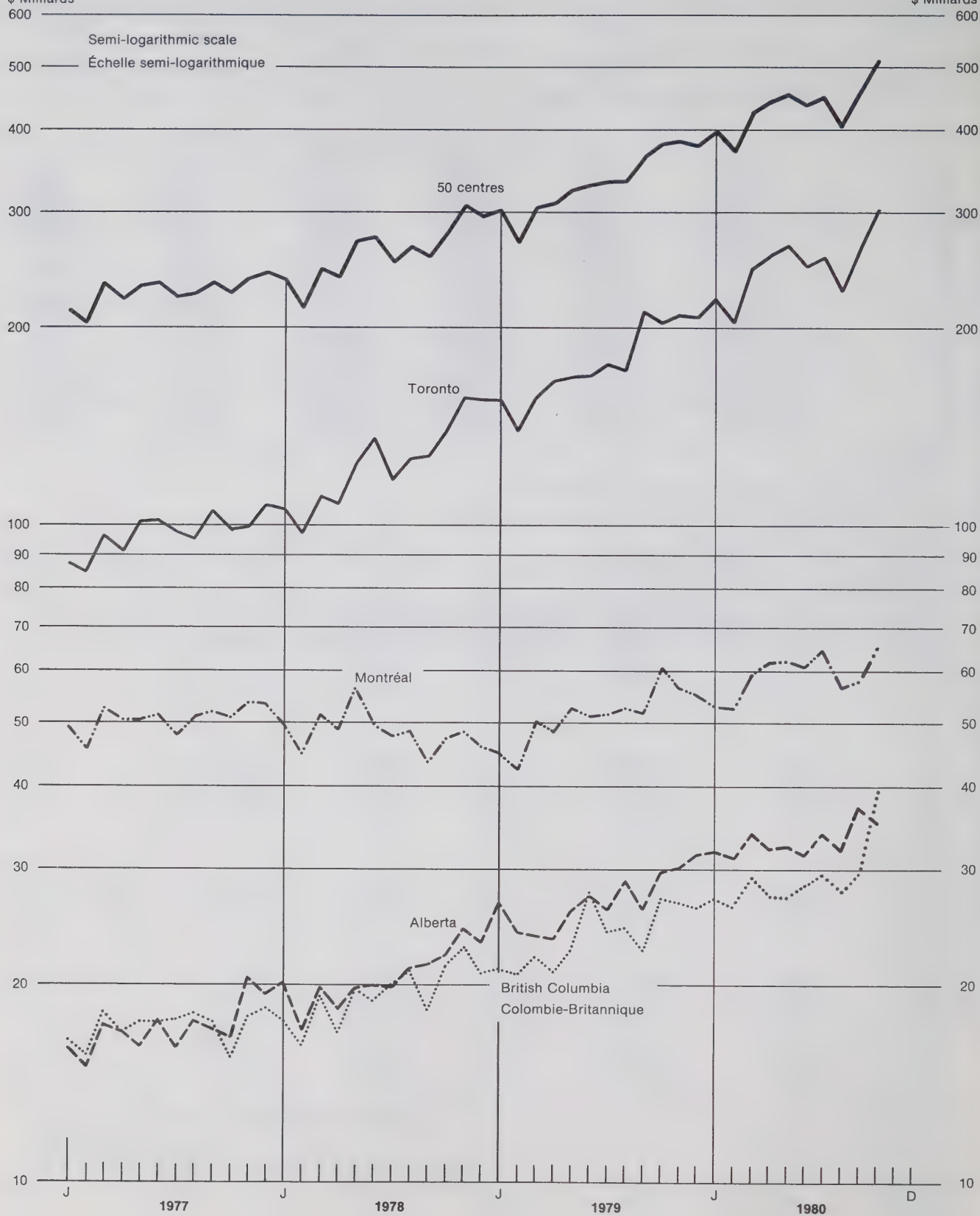
## Valeur des chèques encaissés au Canada

\$ Billions

\$ Milliards

\$ Billions

\$ Milliards





Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHEQUES CASHED

NOVEMBER 1980

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

January 1981  
5-4404-509

## CHÈQUES ENCAISSÉS

NOVEMBRE 1980

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

Janvier 1981  
5-4404-509



month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	November Novembre			First eleven months Onze premiers mois		
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,529,555	1,559,047	1.02	17,991,368	21,934,941	1.22
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	262,179	270,942	1.03	2,447,685	3,023,369	1.24
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	19,315	20,980	1.09	230,147	227,070	0.99
Halifax	3,172,912	3,283,371	1.03	32,608,664	34,083,538	1.05
Sydney	230,484	369,308	1.60	2,705,889	4,171,297	1.54
<u>Total - 3 centres</u>	3,422,711	3,673,659	1.07	35,544,700	38,481,905	1.08
New Brunswick - Nouveau-Brunswick:						
Fredericton	759,484	751,241	0.99	7,347,646	7,955,719	1.08
Moncton	368,167	390,002	1.06	3,924,232	4,068,134	1.04
Saint John	951,285	1,263,616	1.33	9,369,507	11,928,743	1.27
<u>Total - 3 centres</u>	2,078,936	2,404,859	1.16	20,641,385	23,952,596	1.16
Québec:						
Chicoutimi	362,264	404,274	1.12	3,402,277	4,116,562	1.21
Drummondville	164,705	164,602	1.00	1,509,041	1,627,937	1.08
Granby	206,466	205,893	1.00	2,097,608	2,127,922	1.01
Montréal	56,477,547	66,302,940	1.17	563,932,661	660,890,767	1.17
Québec	8,959,400	11,627,813	1.30	101,773,233	114,920,120	1.13
St-Hyacinthe	415,271	386,000	0.93	3,708,888	3,870,555	1.04
Shawinigan	84,783	87,674	1.03	792,705	886,513	1.12
Sherbrooke	466,355	505,974	1.08	4,487,411	4,922,588	1.10
Trois-Rivières	326,371	350,241	1.07	3,015,509	3,475,858	1.15
Valleyfield	112,202	112,847	1.01	1,072,994	1,157,978	1.08
<u>Total - 10 centres</u>	67,575,364	80,148,258	1.19	685,792,327	797,996,800	1.16
Ontario:						
Brantford	488,500	428,384	0.88	4,505,283	4,728,607	1.05
Chatham	1,404,382	1,254,989	0.89	9,703,472	11,576,793	1.19
Cornwall	222,691	243,126	1.09	2,117,404	2,404,042	1.14
Guelph	434,199	505,035	1.16	4,212,600	4,776,782	1.13
Hamilton	5,197,408	5,043,096	0.97	45,945,373	54,379,960	1.18
Kingston	393,130	439,687	1.12	3,406,405	4,198,722	1.23
Kitchener	1,080,956	1,073,981	0.99	11,203,378	11,732,007	1.05
London	3,073,874	3,191,081	1.04	29,010,078	34,656,891	1.19
Niagara Falls	331,010	388,049	1.17	2,793,524	3,593,672	1.29
Oshawa	2,383,073	1,765,334	0.74	18,782,919	22,482,386	1.20
Ottawa	5,490,274	8,682,079	1.58	54,275,782	69,718,566	1.28
Peterborough	336,784	226,379	0.67	3,229,098	3,279,454	1.02
St. Catharines	880,206	753,884	0.86	8,676,830	8,167,139	0.94
Sarnia	827,153	828,418	1.00	7,455,702	8,098,819	1.09
Sault Ste. Marie	348,326	393,034	1.13	4,356,196	3,998,377	0.92
Sudbury	358,536	448,453	1.25	3,715,621	4,509,448	1.21
Thunder Bay	626,972	648,068	1.03	6,335,884	6,646,453	1.05
Timmins	146,105	172,477	1.18	1,527,026	1,799,535	1.18
Toronto	209,332,129	283,075,973	1.35	1,928,453,868	2,786,779,214	1.45
Windsor	2,223,391	1,798,408	0.81	19,372,583	18,471,071	0.95
<u>Total - 20 centres</u>	235,579,099	311,359,935	1.32	2,169,079,026	3,065,997,938	1.41
Manitoba:						
Brandon	221,376	199,086	0.90	1,861,917	2,120,566	1.14
Winnipeg	12,604,135	14,279,364	1.13	110,944,225	141,773,919	1.28
<u>Total - 2 centres</u>	12,825,511	14,478,450	1.13	112,806,142	143,894,485	1.28
Saskatchewan:						
Moose Jaw	173,408	127,728	0.74	1,495,607	1,625,164	1.09
Prince Albert	167,068	175,481	1.05	1,665,469	1,839,377	1.10
Regina	2,872,136	1,664,493	0.58	29,490,902	34,906,863	1.18
Saskatoon	981,830	967,344	0.99	10,249,108	13,416,061	1.31
<u>Total - 4 centres</u>	4,194,442	2,935,046	0.70	42,901,086	51,787,465	1.21

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	November			First eleven months		
	Novembre			Onze premiers mois		
	1979	1980	<u>1980</u> 1979	1979	1980	<u>1980</u> 1979
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	16,672,927	20,210,208	1.21	164,219,935	211,073,883	1.29
Edmonton	12,639,305	13,722,526	1.09	120,975,715	147,587,610	1.22
Lethbridge	500,556	517,861	1.03	4,162,847	4,794,106	1.15
Medicine Hat	303,745	371,016	1.22	2,713,372	3,594,587	1.32
<u>Total - 4 centres</u>	30,116,533	34,821,611	1.16	292,071,869	367,050,186	1.26
British Columbia - Colombie-Britannique:						
Vancouver	21,355,287	30,520,920	1.43	208,298,339	263,018,810	1.26
Victoria	5,489,752	8,810,841	1.60	52,298,750	68,610,463	1.31
<u>Total - 2 centres</u>	26,845,039	39,331,761	1.47	260,597,089	331,629,273	1.27
<u>TOTAL - 50 CENTRES</u>	384,429,369	490,983,568	1.28	3,639,872,677	4,845,748,958	1.33

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	November			First eleven months		
	Novembre			Onze premiers mois		
	1979	1980	<u>1980</u> 1979	1979	1980	<u>1980</u> 1979
	\$'000	\$'000		\$'000	\$'000	
Vancouver	372,312	412,731	1.11	4,136,229	4,486,941	1.08
Calgary	294,909	264,602	0.90	2,887,428	3,239,453	1.12
Regina	179,756	118,441	0.66	1,248,110	1,237,945	0.99
Winnipeg	238,689	225,997	0.95	2,407,507	2,554,818	1.06
Toronto	1,021,602	1,181,426	1.16	10,905,718	12,128,617	1.11
Ottawa	3,499,281	4,527,381	1.29	49,701,217	54,014,930	1.09
Montréal	782,141	963,234	1.23	9,807,578	10,158,153	1.04
Saint John	39,664	44,115	1.11	532,255	587,632	1.10
Halifax	294,703	325,176	1.10	3,623,226	3,887,689	1.07
<u>CANADA</u>	6,723,057	8,063,103	1.20	85,249,268	92,296,178	1.08

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,383,341	1,425,322	94,571	75,130	51,643	58,595
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	224,520	233,426	20,512	20,138	17,147	17,378
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,423	14,181	3,047	4,580	2,845	2,219
Halifax	2,941,469	3,062,716	123,865	120,949	107,578	99,706
Sydney	196,745	339,309	19,874	16,065	13,865	13,934
<u>Total - 3 centres</u>	3,151,637	3,416,206	146,786	141,594	124,288	115,859
New Brunswick - Nouveau-Brunswick:						
Fredericton	670,148	687,579	63,943	40,360	25,393	23,302
Moncton	301,257	330,808	37,568	29,843	29,342	29,351
Saint John	859,502	1,181,889	56,432	49,229	35,351	32,498
<u>Total - 3 centres</u>	1,830,907	2,200,276	157,943	119,432	90,086	85,151
Québec:						
Chicoutimi	326,552	371,476	27,180	21,388	8,532	11,410
Drummondville	146,026	147,328	15,307	13,823	3,372	3,451
Cranby	183,784	185,358	14,755	12,284	7,927	8,251
Montréal	53,431,832	63,387,173	2,411,299	2,290,505	634,416	625,262
Québec	8,572,756	11,128,649	341,122	452,347	45,522	46,817
St-Hyacinthe	386,506	353,891	22,514	24,061	6,251	8,048
Shawinigan	72,420	76,157	9,394	8,391	2,969	3,126
Sherbrooke	412,469	454,523	37,684	33,816	16,202	17,635
Trois-Rivières	292,813	318,088	24,190	23,468	9,368	8,685
Valleyfield	97,611	98,275	10,619	10,659	3,972	3,913
<u>Total - 10 centres</u>	63,922,769	76,520,918	2,914,064	2,890,742	738,531	736,598
Ontario:						
Brantford	415,602	352,259	48,059	49,117	24,839	27,008
Chatham	1,335,669	1,201,249	38,350	32,580	30,363	21,160
Cornwall	168,461	200,220	40,676	30,351	13,554	12,555
Guelph	354,018	433,511	54,761	47,374	25,420	24,150
Hamilton	4,452,367	4,492,788	564,301	390,873	180,740	159,435
Kingston	259,505	323,406	89,348	74,756	44,277	41,525
Kitchener	918,114	910,065	90,209	114,402	72,633	49,514
London	2,787,188	2,824,843	180,621	267,293	106,065	98,945
Niagara Falls	267,603	329,950	46,271	41,549	17,136	16,550
Oshawa	2,238,785	1,651,105	108,253	80,408	36,035	33,821
Ottawa	4,687,431	7,870,734	515,411	455,571	287,432	355,774
Peterborough	254,124	145,690	54,846	53,913	27,814	26,776
St. Catharines	691,659	640,823	142,532	71,423	46,015	41,638
Sarnia	699,757	762,547	90,493	38,633	36,903	27,238
Sault Ste. Marie	268,008	323,542	56,484	43,446	23,834	26,046
Sudbury	254,701	346,569	68,529	69,528	35,306	32,356
Thunder Bay	473,620	517,201	107,334	88,806	46,018	42,061
Timmins	109,367	131,843	26,188	27,439	10,550	13,195
Toronto	204,447,674	278,454,359	3,461,427	3,100,452	1,423,028	1,521,162
Windsor	1,912,162	1,541,549	232,867	187,470	78,362	69,389
<u>Total - 20 centres</u>	226,995,815	303,454,253	6,016,960	5,265,384	2,566,324	2,640,298
Manitoba:						
Brandon	154,383	148,064	41,763	30,128	25,230	20,894
Winnipeg	11,772,168	13,563,108	550,545	455,943	281,422	260,313
<u>Total - 2 centres</u>	11,926,551	13,711,172	592,308	486,071	306,652	281,207
Saskatchewan:						
Moose Jaw	120,912	96,105	33,198	18,742	19,298	12,881
Prince Albert	128,659	148,052	21,865	14,355	16,544	13,074
Regina	2,671,626	1,540,069	110,303	57,189	90,207	67,235
Saskatoon	777,866	815,322	101,360	89,248	102,604	62,774
<u>Total - 4 centres</u>	3,699,063	2,599,548	266,726	179,534	228,653	155,964

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	15,543,584	18,890,754	525,159	646,483	604,184	672,971
Edmonton	11,707,066	12,813,283	478,329	475,166	453,910	434,077
Lethbridge	380,530	411,536	62,305	44,915	57,721	61,410
Medicine Hat	236,559	316,159	35,431	22,612	31,755	32,245
<u>Total - 4 centres</u>	27,867,739	32,431,732	1,101,224	1,189,176	1,147,570	1,200,703
British Columbia - Colombie-Britannique:						
Vancouver	19,378,166	28,200,911	1,226,162	1,306,988	750,959	1,013,021
Victoria	5,084,139	8,385,681	267,213	254,441	138,400	170,719
<u>Total - 2 centres</u>	24,462,305	36,586,592	1,493,375	1,561,429	889,359	1,183,740
<u>TOTAL - 50 CENTRES</u>	365,464,647	472,579,445	12,804,469	11,928,630	6,160,253	6,475,493

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
<b>1979</b>						
November - Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
<b>1980</b>						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April - Avril	431,231,119	18,262,624 <sup>x</sup>	283.35 <sup>x</sup>	11,272,234	102,060,803 <sup>x</sup>	1.33
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August - Août	394,813,860	18,492,607	256.20	10,578,720	107,360,870	1.18
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLÉAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930	34,479,078	646,720	12,132,377	13,768,172(2)	5,784,906	2,146,903
1932	23,759,682	479,732	7,160,097	10,355,080	4,387,199(3)	1,377,574
1935	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950	91,320,664	2,401,144(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1955	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960	245,472,746	4,978,152	72,673,475	114,408,585	37,016,326	16,396,208
1965	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1970	720,785,340	17,497,780	188,587,267	364,950,658(7)	97,780,815	51,968,820
1971	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972	946,890,980	20,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974	1,499,596,952	29,845,450	391,754,890	763,462,133	194,511,535	120,022,944
1975	1,884,573,502	34,997,723	489,814,660	975,126,849	236,424,552	148,209,718
1976	2,177,964,374	44,030,971	578,112,359	1,093,298,661	286,782,338	175,740,045
1977	2,413,526,138	45,724,403	637,483,883	1,220,986,265	319,892,434	189,439,153
1978	2,785,133,088	49,590,877	636,250,975	1,523,838,441	363,010,006	212,442,789
1979	3,576,869,964	63,893,771	670,193,305	2,134,406,702	447,779,097	260,597,089
1980	4,773,304,311	72,015,356	780,733,475	3,026,194,071	562,732,136	331,629,273

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

\$ Billions

\$ Milliards

600

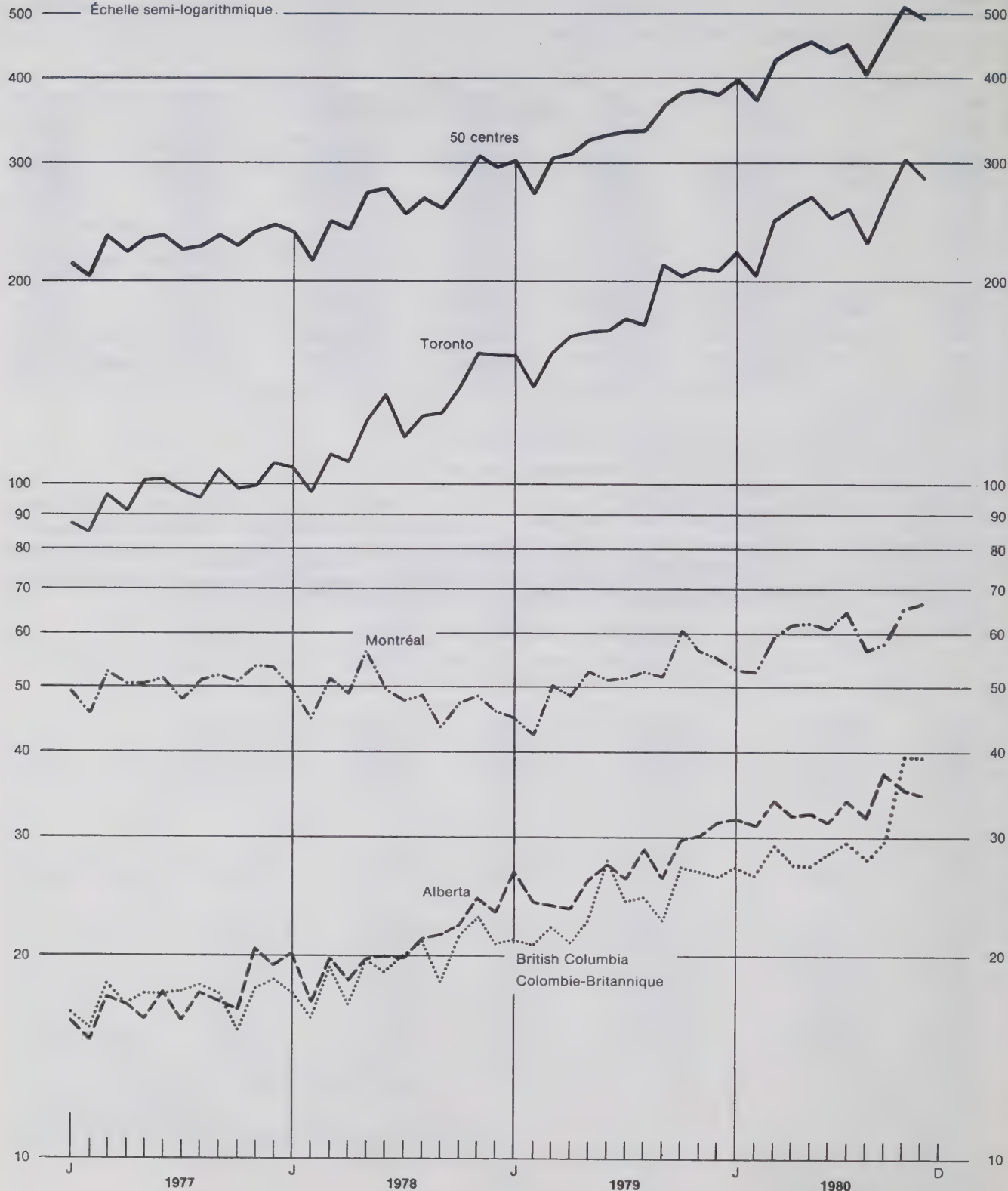
\$ Billions

\$ Milliards

600

Semi-logarithmic scale

Échelle semi-logarithmique.





Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

DECEMBER 1980

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

February 1981  
5-4404-509

## DEPOSITORY LIBRARY MATERIAL

### CHEQUES ENCAISSÉS

DÉCEMBRE 1980

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient

Février 1981  
5-4404-509



month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

#### History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

#### Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	December Décembre			First twelve months Douze premiers mois		
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's						
	1,499,880	1,757,052	1.17	19,491,248	23,691,993	1.22
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	267,455	354,321	1.32	2,715,140	3,377,690	1.24
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,932	25,988	1.45	248,079	253,058	1.02
Halifax	2,780,884	3,741,128	1.35	35,389,548	37,824,666	1.07
Sydney	194,047	578,354	2.98	2,899,936	4,749,651	1.64
<u>Total - 3 centres</u>	2,992,863	4,345,470	1.45	38,537,563	42,827,375	1.11
New Brunswick - Nouveau-Brunswick:						
Fredericton	574,703	701,585	1.22	7,922,349	8,657,304	1.09
Moncton	340,888	472,922	1.39	4,265,120	4,541,056	1.06
Saint John	1,041,089	1,491,989	1.43	10,410,596	13,420,732	1.29
<u>Total - 3 centres</u>	1,956,680	2,666,496	1.36	22,598,065	26,619,092	1.18
Québec:						
Chicoutimi	339,912	391,157	1.15	3,742,189	4,507,719	1.20
Drummondville	164,684	166,790	1.01	1,673,725	1,794,727	1.07
Granby	202,436	214,156	1.06	2,300,044	2,342,078	1.02
Montréal	55,158,614	67,359,310	1.22	619,091,275	728,250,077	1.18
Québec	9,490,266	12,536,438	1.32	111,263,499	127,456,558	1.15
St-Hyacinthe	355,882	290,887	0.82	4,064,770	4,161,442	1.02
Shawinigan	64,422	104,214	1.62	857,127	990,727	1.16
Sherbrooke	432,191	485,919	1.12	4,919,602	5,408,507	1.10
Trois-Rivières	292,710	391,033	1.34	3,308,219	3,866,891	1.17
Valleyfield	117,133	118,104	1.01	1,190,127	1,276,082	1.07
<u>Total - 10 centres</u>	66,618,250	82,058,008	1.23	752,410,577	880,054,808	1.17
Ontario:						
Brantford	440,595	511,068	1.16	4,945,878	5,239,675	1.06
Chatham	1,383,492	1,303,574	0.94	11,086,964	12,880,367	1.16
Cornwall	208,715	278,031	1.33	2,326,119	2,682,073	1.15
Guelph	415,182	595,817	1.44	4,627,782	5,372,599	1.16
Hamilton	4,449,766	5,671,206	1.27	50,395,139	60,051,166	1.19
Kingston	314,281	493,696	1.57	3,720,686	4,692,418	1.26
Kitchener	1,090,343	1,223,205	1.12	12,293,721	12,955,212	1.05
London	2,461,744	3,297,632	1.34	31,471,822	37,954,523	1.21
Niagara Falls	244,731	380,834	1.56	3,038,255	3,974,506	1.31
Oshawa	2,227,721	2,410,232	1.08	21,010,640	24,892,618	1.18
Ottawa	4,536,021	9,006,530	1.99	58,811,803	78,725,096	1.34
Peterborough	296,640	342,130	1.15	3,525,738	3,621,584	1.03
St. Catharines	804,267	806,959	1.00	9,481,097	8,974,098	0.95
Sarnia	816,907	995,914	1.22	8,272,609	9,094,733	1.10
Sault Ste. Marie	335,445	511,829	1.53	4,691,641	4,510,206	0.96
Sudbury	301,711	511,873	1.70	4,017,332	5,021,321	1.25
Thunder Bay	646,733	723,728	1.12	6,982,617	7,370,181	1.06
Timmins	158,226	219,454	1.39	1,685,252	2,018,989	1.20
Toronto	208,293,868	291,942,624	1.40	2,136,747,736	3,078,721,838	1.44
Windsor	1,870,552	2,245,043	1.20	21,243,135	20,716,114	0.98
<u>Total - 20 centres</u>	231,296,940	323,471,379	1.40	2,400,375,966	3,389,469,317	1.41
Manitoba:						
Brandon	181,966	212,654	1.17	2,043,883	2,333,220	1.14
Winnipeg	11,479,092	16,490,846	1.44	122,423,317	158,264,765	1.29
<u>Total - 2 centres</u>	11,661,058	16,703,500	1.43	124,467,200	160,597,985	1.29
Saskatchewan:						
Moose Jaw	132,601	164,985	1.24	1,628,208	1,790,149	1.10
Prince Albert	118,720	216,213	1.82	1,784,189	2,055,590	1.15
Regina	3,003,023	3,817,605	1.27	32,493,925	38,724,468	1.19
Saskatoon	941,130	1,451,176	1.54	11,190,238	14,867,237	1.33
<u>Total - 4 centres</u>	4,195,474	5,649,979	1.35	47,096,560	57,437,444	1.22

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	December			First twelve months		
	Décembre			Douze premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	18,412,239	24,790,414	1.35	182,632,174	235,864,297	1.29
Edmonton	12,416,937	15,657,003	1.26	133,392,652	163,244,613	1.22
Lethbridge	371,409	526,167	1.42	4,534,256	5,320,273	1.17
Medicine Hat	363,325	399,888	1.10	3,076,697	3,994,475	1.30
<u>Total - 4 centres</u>	31,563,910	41,373,472	1.31	323,635,779	408,423,658	1.26
British Columbia - Colombie-Britannique:						
Vancouver	20,410,881	42,009,673	2.06	228,709,220	305,028,483	1.33
Victoria	5,893,735	9,197,302	1.56	58,192,485	77,807,765	1.34
<u>Total - 2 centres</u>	26,304,616	51,206,975	1.95	286,901,705	382,836,248	1.33
<u>TOTAL - 50 CENTRES</u>	378,357,126	529,586,652	1.40	4,018,229,803	5,375,335,610	1.34

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	December			First twelve months		
	Décembre			Douze premiers mois		
	1979	1980	<u>1980</u> <u>1979</u>	1979	1980	<u>1980</u> <u>1979</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	311,145	408,708	1.31	4,447,374	4,895,649	1.10
Calgary	221,380	290,641	1.31	3,108,808	3,530,094	1.14
Regina	92,036	124,350	1.35	1,340,146	1,362,295	1.02
Winnipeg	185,911	238,548	1.28	2,593,418	2,793,366	1.08
Toronto	852,827	1,063,324	1.25	11,758,545	13,191,941	1.12
Ottawa	5,288,571	6,181,054	1.17	54,989,788	60,195,984	1.09
Montréal	760,196	984,843	1.30	10,567,774	11,142,996	1.05
Saint John	48,444	58,660	1.21	580,699	646,292	1.11
Halifax	310,097	370,459	1.19	3,933,323	4,258,148	1.08
<u>CANADA</u>	8,070,607	9,720,587	1.20	93,319,875	102,016,765	1.09

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,364,161	1,556,087	89,712	133,792	46,007	67,173
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	239,142	315,401	13,774	20,446	14,539	18,474
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,495	20,067	2,394	3,243	2,043	2,678
Halifax	2,515,364	3,423,741	78,171	116,105	187,349	201,282
Sydney	171,806	546,760	10,995	14,804	11,246	16,790
<u>Total - 3 centres</u>	2,700,665	3,990,568	91,560	134,152	200,638	220,750
New Brunswick - Nouveau-Brunswick:						
Fredericton	490,527	634,089	42,976	42,190	41,200	25,306
Moncton	288,532	399,605	25,490	40,703	26,866	32,614
Saint John	978,555	1,405,453	34,845	54,215	27,689	32,321
<u>Total - 3 centres</u>	1,757,614	2,439,147	103,311	137,108	95,755	90,241
Québec:						
Chicoutimi	315,226	360,987	16,106	19,080	8,580	11,090
Drummondville	150,771	149,476	10,653	14,072	3,260	3,242
Granby	185,264	194,306	10,796	12,187	6,376	7,663
Montréal	52,716,647	64,227,313	1,859,465	2,435,839	582,502	696,158
Québec	9,123,612	12,032,236	315,232	396,995	51,422	107,207
St-Hyacinthe	329,286	257,179	19,794	25,519	6,802	8,189
Shawinigan	55,182	91,958	6,216	8,986	3,024	3,270
Sherbrooke	389,853	433,074	27,367	33,970	14,971	18,875
Trois-Rivières	267,589	358,312	16,604	23,550	8,517	9,171
Valleyfield	104,923	103,517	9,078	10,254	3,132	4,333
<u>Total - 10 centres</u>	63,638,353	78,208,358	2,291,311	2,980,452	688,586	869,198
Ontario:						
Brantford	383,557	440,399	34,040	45,861	22,998	24,808
Chatham	1,334,203	1,240,539	22,439	39,910	26,850	23,125
Cornwall	177,203	242,005	20,042	24,745	11,470	11,281
Guelph	363,881	524,070	29,727	44,244	21,574	27,503
Hamilton	4,094,366	5,105,429	221,291	406,354	134,109	159,423
Kingston	220,054	373,088	58,241	77,757	35,986	42,851
Kitchener	982,554	1,024,498	55,617	140,349	52,172	58,358
London	2,187,015	3,015,182	171,956	171,386	102,773	111,064
Niagara Falls	204,489	322,011	25,372	40,281	14,870	18,542
Oshawa	2,141,051	2,286,199	54,121	82,228	32,549	41,805
Ottawa	4,053,379	8,234,371	257,625	437,983	225,017	334,176
Peterborough	244,288	265,257	28,690	47,834	23,662	29,039
St. Catharines	730,726	699,602	41,665	69,133	31,876	38,224
Sarnia	761,634	921,959	30,838	42,882	24,435	31,073
Sault Ste. Marie	281,024	442,521	32,287	42,940	22,134	26,368
Sudbury	236,313	405,322	37,994	68,641	27,404	37,910
Thunder Bay	555,457	594,859	50,813	82,294	40,463	46,575
Timmins	129,483	182,019	19,078	23,770	9,665	13,665
Toronto	204,769,497	287,145,671	2,204,157	3,114,503	1,320,214	1,682,450
Windsor	1,668,659	1,970,092	131,756	178,532	70,137	96,419
<u>Total - 20 centres</u>	225,518,833	315,435,093	3,527,749	5,181,627	2,250,358	2,854,659
Manitoba:						
Brandon	146,740	162,929	16,639	24,569	18,587	25,156
Winnipeg	10,978,092	15,703,896	264,740	493,941	236,260	293,009
<u>Total - 2 centres</u>	11,124,832	15,866,825	281,379	518,510	254,847	318,165
Saskatchewan:						
Moose Jaw	99,694	121,012	15,137	23,659	17,770	20,314
Prince Albert	95,232	178,196	10,316	19,388	13,172	18,629
Regina	2,872,532	3,620,767	55,534	93,506	74,957	103,332
Saskatoon	796,686	1,238,509	59,443	118,249	85,001	94,418
<u>Total - 4 centres</u>	3,864,144	5,158,484	140,430	254,802	190,900	236,693

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	17,345,709	23,375,805	507,284	665,347	559,246	749,262
Edmonton	11,727,511	14,612,057	301,454	541,816	387,972	503,130
Lethbridge	289,417	415,351	29,258	51,453	52,734	59,363
Medicine Hat	316,417	340,855	18,517	26,788	28,391	32,245
<u>Total - 4 centres</u>	29,679,054	38,744,068	856,513	1,285,404	1,028,343	1,344,000
British Columbia - Colombie-Britannique:						
Vancouver	18,942,231	39,752,497	777,706	1,235,200	690,944	1,021,976
Victoria	5,641,172	8,786,579	130,352	244,492	122,211	166,231
<u>Total - 2 centres</u>	24,583,403	48,539,076	908,058	1,479,692	813,155	1,188,207
<u>TOTAL - 50 CENTRES</u>	364,470,201	510,253,107	8,303,797	12,125,985	5,583,128	7,207,560

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
<b>1979</b>						
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
<b>1980</b>						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April - Avril	431,231,119	18,262,624	283.35	11,272,234	102,060,803	1.33
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August - Août	394,813,860	18,492,607	256.20	10,578,720	107,360,870	1.18
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars — milliers de dollars						
1924	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929	46,670,481	797,958	16,483,667	18,543,268(2)	7,922,806	2,922,782
1930	37,491,301	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940	34,437,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945	68,384,814	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950	100,635,459	2,648,161(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960	269,619,053	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1970	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971	894,405,536	20,377,832	232,281,965	463,437,596	113,313,909	64,994,234
1972	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973	1,334,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974	1,656,009,230	32,790,595	433,121,617	841,985,153	214,663,119	133,448,746
1975	2,088,082,180	39,486,772	539,737,648	1,082,033,951	262,828,216	163,995,593
1976	2,406,649,720	48,034,309	639,638,516	1,206,787,422	317,917,060	194,272,413
1977	2,649,874,212	50,156,451	697,179,228	1,343,599,864	351,085,190	207,853,479
1978	3,075,553,993	55,680,166	690,457,924	1,696,484,397	399,544,534	233,386,972
1979	3,948,939,172	69,556,512	735,274,376	2,362,007,040	495,199,539	286,901,705
1980	5,295,082,267	79,478,447	861,115,142	3,345,193,343	626,459,087	382,836,248

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

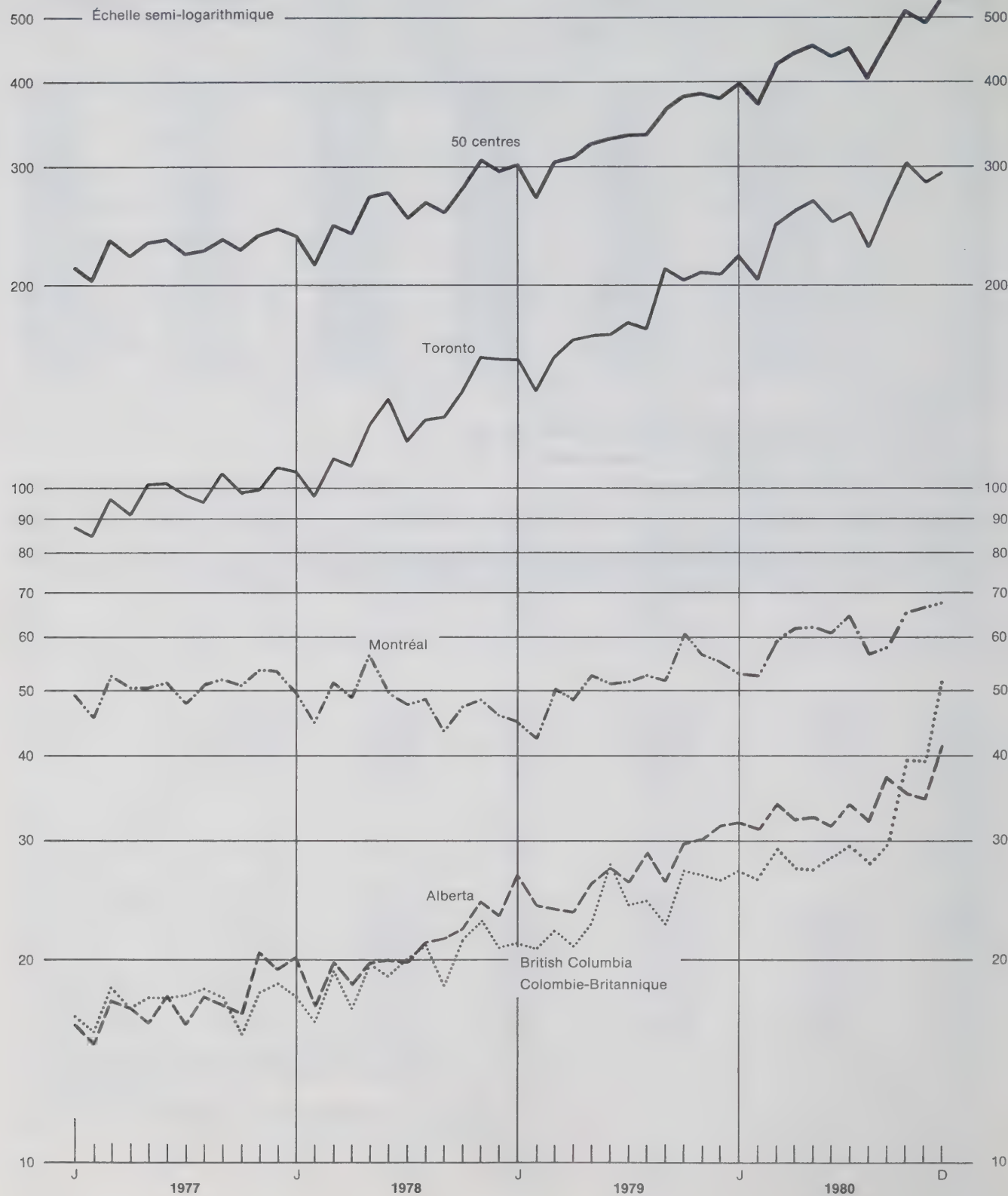
### Valeur des chèques encaissés au Canada

\$ Billions

\$ Billions

600

Échelle semi-logarithmique





Statistics  
Canada

Statistique  
Canada

### DEPOSITORY LIBRARY MATERIAL

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

#### CHEQUES CASHED

JANUARY 1981

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

March 1981  
5-4404-509

#### CHÈQUES ENCAISSÉS

JANVIER 1981

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Mars 1981  
5-4404-509



Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	January			Janvier		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,870,793	2,009,186	0.70			
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	252,693	315,545	1.25			
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	19,070	20,528	1.08			
Halifax	3,248,825	3,502,567	1.08			
Sydney	373,889	303,211	0.81			
<b>Total - 3 centres</b>	<b>3,641,784</b>	<b>3,826,306</b>	<b>1.05</b>			
New Brunswick - Nouveau-Brunswick:						
Fredericton	815,924	723,507	0.89			
Moncton	364,035	429,728	1.18			
Saint John	1,059,500	1,737,580	1.64			
<b>Total - 3 centres</b>	<b>2,239,459</b>	<b>2,890,815</b>	<b>1.29</b>			
Québec:						
Chicoutimi	397,633	340,216	0.86			
Drummondville	136,750	168,399	1.23			
Granby	174,380	194,464	1.12			
Montréal	53,220,352	59,666,497	1.12			
Québec	10,261,865	11,730,550	1.14			
St-Hyacinthe	321,636	349,964	1.09			
Shawinigan	80,147	86,775	1.08			
Sherbrooke	432,407	441,280	1.02			
Trois-Rivières	325,989	346,322	1.06			
Valleyfield	95,755	111,776	1.17			
<b>Total - 10 centres</b>	<b>65,446,914</b>	<b>73,436,243</b>	<b>1.12</b>			
Ontario:						
Brantford	409,509	499,955	1.22			
Chatham	1,335,431	1,430,339	1.07			
Cornwall	203,481	278,726	1.37			
Guelph	409,747	494,872	1.21			
Hamilton	4,677,078	5,078,389	1.09			
Kingston	344,920	362,192	1.05			
Kitchener	1,017,424	1,010,760	0.99			
London	2,847,888	2,881,669	1.01			
Niagara Falls	276,146	345,907	1.25			
Oshawa	1,848,157	1,604,656	0.87			
Ottawa	5,971,822	8,851,094	1.48			
Peterborough	289,122	321,987	1.11			
St. Catharines	713,730	732,757	1.03			
Sarnia	862,156	826,503	0.96			
Sault Ste. Marie	320,608	428,314	1.34			
Sudbury	341,136	422,921	1.24			
Thunder Bay	630,233	670,624	1.06			
Timmins	141,900	190,969	1.35			
Toronto	221,898,298	300,568,496	1.35			
Windsor	1,631,293	1,571,882	0.96			
<b>Total - 20 centres</b>	<b>246,170,079</b>	<b>328,573,012</b>	<b>1.33</b>			
Manitoba:						
Brandon	172,694	209,147	1.21			
Winnipeg	13,847,388	16,503,422	1.19			
<b>Total - 2 centres</b>	<b>14,020,082</b>	<b>16,712,569</b>	<b>1.19</b>			
Saskatchewan:						
Moose Jaw	155,123	183,418	1.18			
Prince Albert	172,120	191,268	1.11			
Regina	3,253,206	3,548,542	1.09			
Saskatoon	1,138,419	1,418,289	1.25			
<b>Total - 4 centres</b>	<b>4,718,868</b>	<b>5,341,517</b>	<b>1.13</b>			

Cumulative figures will appear here in subsequent issues.

Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	January			Janvier		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	18,814,141	25,659,924	1.36			
Edmonton	12,459,095	15,041,989	1.21			
Lethbridge	393,617	463,458	1.18			
Medicine Hat	335,433	371,976	1.11			
<b>Total - 4 centres</b>	<b>32,002,286</b>	<b>41,537,347</b>	<b>1.30</b>			
				Cumulative figures will appear here in subsequent issues.		
British Columbia - Colombie-Britannique:						
				Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.		
Vancouver	20,278,495	30,135,739	1.49			
Victoria	6,853,237	8,351,801	1.22			
<b>Total - 2 centres</b>	<b>27,131,732</b>	<b>38,487,540</b>	<b>1.42</b>			
<b>TOTAL - 50 CENTRES</b>	<b>398,494,690</b>	<b>513,130,080</b>	<b>1.29</b>			

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	January			Janvier		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	287,517	315,868	1.10			
Calgary	194,251	200,595	1.03			
Regina	77,321	89,955	1.16			
Winnipeg	152,775	184,210	1.21			
Toronto	703,256	786,654	1.12			
				Cumulative figures will appear here in subsequent issues.		
Ottawa	5,498,509	5,313,998	0.97			
				Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.		
Montréal	750,610	790,603	1.05			
Saint John	44,371	51,213	1.15			
Halifax	301,933	318,304	1.05			
<b>CANADA</b>	<b>8,010,543</b>	<b>8,051,400</b>	<b>1.01</b>			

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,730,576	1,852,646	88,916	103,102	51,301	53,438
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	222,475	272,125	15,436	19,072	14,782	24,348
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,773	14,293	2,120	3,931	2,177	2,304
Halifax	2,971,108	3,288,490	87,311	110,267	190,406	103,810
Sydney	349,405	273,622	10,591	13,645	13,893	15,944
Total - 3 centres	3,335,286	3,576,405	100,022	127,843	206,476	122,058
New Brunswick - Nouveau-Brunswick:						
Fredericton	759,008	662,670	34,355	38,392	22,561	22,445
Moncton	315,616	372,546	20,545	29,236	27,874	27,946
Saint John	999,229	1,662,217	30,586	45,336	29,685	30,027
Total - 3 centres	2,073,853	2,697,433	85,486	112,964	80,120	80,418
Québec:						
Chicoutimi	372,895	305,951	16,145	24,796	8,593	9,469
Drummondville	123,043	150,711	10,776	14,603	2,931	3,085
Granby	158,974	178,031	9,172	10,198	6,234	6,235
Montréal	50,993,321	56,766,081	1,615,322	2,292,438	611,709	607,978
Québec	9,885,894	11,308,448	301,040	379,574	74,931	42,528
St-Hyacinthe	299,419	318,686	17,064	25,151	5,153	6,127
Shawinigan	71,471	75,222	6,141	8,639	2,535	2,914
Sherbrooke	391,294	394,463	25,439	30,938	15,674	15,879
Trois-Rivières	302,033	314,164	16,203	23,854	7,753	8,304
Valleyfield	82,666	97,699	9,159	10,177	3,930	3,900
Total - 10 centres	62,681,010	69,909,456	2,026,461	2,820,368	739,443	706,419
Ontario:						
Brantford	356,905	427,644	29,704	48,068	22,900	24,243
Chatham	1,285,571	1,375,508	22,064	33,317	27,796	21,514
Cornwall	174,224	238,768	17,607	28,137	11,650	11,821
Guelph	349,619	425,801	35,014	44,468	25,114	24,603
Hamilton	4,303,785	4,521,513	231,256	410,463	142,037	146,413
Kingston	255,874	246,114	50,935	71,991	38,111	44,087
Kitchener	908,369	847,832	56,588	113,743	52,467	49,185
London	2,499,380	2,538,566	164,961	242,748	183,547	100,355
Niagara Falls	234,283	290,403	25,760	39,894	16,103	15,610
Oshawa	1,766,567	1,498,168	48,900	73,283	32,690	33,205
Ottawa	5,457,420	7,780,924	276,865	613,093	237,537	457,077
Peterborough	229,274	253,476	35,196	42,934	24,652	25,577
St. Catharines	633,638	628,062	45,896	70,630	34,196	34,065
Sarnia	807,455	748,311	30,057	42,306	24,644	35,886
Sault Ste. Marie	259,295	365,152	37,609	40,222	23,704	22,940
Sudbury	270,386	333,671	43,476	57,962	27,274	31,288
Thunder Bay	532,015	551,234	56,768	76,040	41,450	43,350
Timmins	115,840	155,910	15,400	23,173	10,660	11,886
Toronto	218,415,561	296,001,843	2,172,551	2,990,924	1,310,186	1,575,729
Windsor	1,392,714	1,328,846	163,804	165,839	74,775	77,197
Total - 20 centres	240,248,175	320,557,746	3,560,411	5,229,235	2,361,493	2,786,031
Manitoba:						
Brandon	128,568	162,450	19,625	25,077	24,501	21,620
Winnipeg	13,225,916	15,807,162	288,639	432,535	332,833	263,725
Total - 2 centres	13,354,484	15,969,612	308,264	457,612	357,334	285,345
Saskatchewan:						
Moose Jaw	113,275	125,033	19,749	32,749	22,099	25,636
Prince Albert	137,303	153,719	19,543	20,229	15,274	17,320
Regina	3,096,319	3,345,633	73,561	102,125	83,326	100,784
Saskatoon	973,806	1,200,053	64,867	115,866	99,746	102,370
Total - 4 centres	4,320,703	4,824,438	177,720	270,969	220,445	246,110

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	17,878,419	24,270,515	358,536	691,899	577,186	697,510
Edmonton	11,747,226	13,978,405	320,710	555,031	391,159	508,553
Lethbridge	305,923	362,622	34,152	45,670	53,542	55,166
Medicine Hat	289,417	318,427	17,835	25,258	28,181	28,291
<b>Total - 4 centres</b>	<b>30,220,985</b>	<b>38,929,969</b>	<b>731,233</b>	<b>1,317,858</b>	<b>1,050,068</b>	<b>1,289,520</b>
British Columbia - Colombie-Britannique:						
Vancouver	18,675,084	27,764,781	882,081	1,375,193	721,330	995,765
Victoria	6,592,088	7,961,714	140,208	235,507	120,941	154,580
<b>Total - 2 centres</b>	<b>25,267,172</b>	<b>35,726,495</b>	<b>1,022,289</b>	<b>1,610,700</b>	<b>842,271</b>	<b>1,150,345</b>
<b>TOTAL - 50 CENTRES</b>	<b>384,454,719</b>	<b>494,316,325</b>	<b>8,116,238</b>	<b>12,069,723</b>	<b>5,923,733</b>	<b>6,744,032</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
<b>1980</b>						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April - Avril	431,231,119	18,262,624	283.35	11,272,234	102,060,803	1.33
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August - Août	394,813,860	18,492,607	256.20	10,578,720	107,360,870	1.18
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
<b>1981</b>						
January - Janvier	501,060,357	18,363,919	327.42	12,069,723	112,275,742	1.29

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925	2,230,038	43,433	714,408	879,501	442,998	149,698
1929	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1932	20,844,288	519,171	2,766,200	11,258,872	4,797,206(3)	1,502,839
1935	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1955	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1970	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565
1976	191,828,528	3,772,407	50,912,573	96,745,355	26,153,092	14,245,101
1977	206,411,328	3,759,479	56,862,318	101,853,053	27,456,055	16,480,423
1978	232,084,367	4,741,408	56,794,566	120,416,459	32,527,727	17,604,207
1979	294,803,061	5,747,497	53,889,714	172,654,181	41,315,189	21,196,480
1980	392,193,686	7,543,153	63,914,624	242,862,941	50,741,236	27,131,732
1981	506,774,535	7,679,061	71,838,327	325,178,174	63,591,433	38,487,540

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

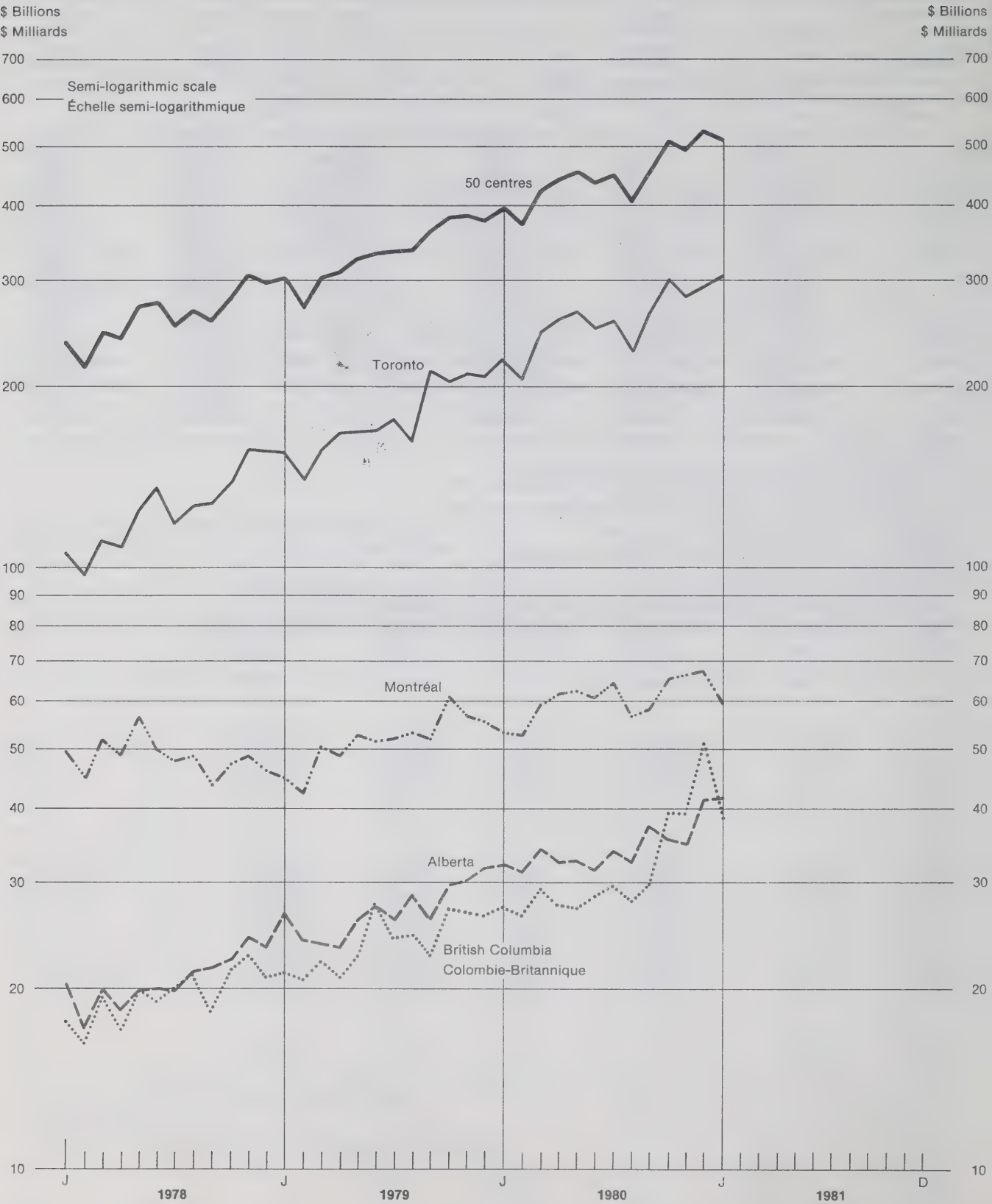
(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Port William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Port William.

Value of Cheques Cashed in Canada
Valeur des chèques encaissés au Canada





Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

**CHEQUES CASHED**

**FEBRUARY 1981**

**Introduction**

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

**Coverage**

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

April 1981  
5-4404-509

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

**CHÈQUES ENCAISSÉS**

**FÉVRIER 1981**

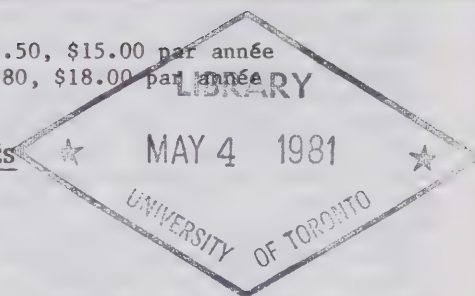
**Introduction**

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

**Couverture**

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Avril 1981  
5-4404-509





Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLÉAU 1. Chèques tirés sur les comptes individuels

	February Février			First two months Deux premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,472,824	2,245,822	1.52	4,343,617	4,255,008	0.98
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	231,299	236,505	1.02	483,992	552,050	1.14
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,990	19,789	1.10	37,060	40,317	1.09
Halifax	2,684,461	2,815,617	1.05	5,933,286	6,318,184	1.06
Sydney	273,023	254,282	0.93	646,912	557,493	0.86
<b>Total - 3 centres</b>	<b>2,975,474</b>	<b>3,089,688</b>	<b>1.04</b>	<b>6,617,258</b>	<b>6,915,994</b>	<b>1.05</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	559,691	695,851	1.24	1,375,615	1,419,358	1.03
Moncton	319,733	377,556	1.18	683,768	807,284	1.18
Saint John	1,028,004	1,230,081	1.20	2,087,504	2,967,661	1.42
<b>Total - 3 centres</b>	<b>1,907,428</b>	<b>2,303,488</b>	<b>1.21</b>	<b>4,146,887</b>	<b>5,194,303</b>	<b>1.25</b>
Québec:						
Chicoutimi	355,324	354,868	1.00	752,957	695,084	0.92
Drummondville	129,789	152,287	1.17	266,539	320,686	1.20
Granby	173,937	199,537	1.15	348,317	394,001	1.13
Montréal	52,879,465	64,865,636	1.23	106,099,817	124,532,133	1.17
Québec	8,086,339	10,255,309	1.27	18,348,204	21,985,859	1.20
St-Hyacinthe	316,152	327,618	1.04	637,788	677,582	1.06
Shawinigan	73,993	65,391	0.88	154,140	152,166	0.99
Sherbrooke	427,663	504,515	1.18	860,070	945,795	1.10
Trois-Rivières	332,527	312,295	0.94	658,516	658,617	1.00
Valleyfield	93,935	115,166	1.23	189,690	226,942	1.20
<b>Total - 10 centres</b>	<b>62,869,124</b>	<b>77,152,622</b>	<b>1.23</b>	<b>128,316,038</b>	<b>150,588,865</b>	<b>1.17</b>
Ontario:						
Brantford	391,956	436,530	1.11	801,465	936,485	1.17
Chatham	1,512,763	1,483,350	0.98	2,848,194	2,913,689	1.02
Cornwall	190,269	206,315	1.08	393,750	485,041	1.23
Quelph	380,781	434,999	1.14	790,528	929,871	1.18
Hamilton	4,322,541	5,186,752	1.20	8,999,619	10,265,141	1.14
Kingston	297,577	319,833	1.07	642,497	682,025	1.06
Kitchener	913,229	993,094	1.09	1,930,653	2,003,854	1.04
London	2,544,832	3,162,335	1.24	5,392,720	6,044,004	1.12
Niagara Falls	261,161	299,006	1.14	537,307	644,913	1.20
Oshawa	1,888,652	1,625,363	0.86	3,736,809	3,230,019	0.86
Ottawa	5,524,132	7,887,202	1.43	11,495,954	16,738,296	1.46
Peterborough	252,311	267,207	1.06	541,433	589,194	1.09
St. Catharines	687,858	699,021	1.02	1,401,588	1,431,778	1.02
Sarnia	680,147	921,709	1.36	1,542,303	1,748,212	1.13
Sault Ste. Marie	348,584	356,154	1.02	669,192	784,468	1.17
Sudbury	351,225	384,002	1.09	692,361	806,923	1.17
Thunder Bay	584,367	581,583	1.00	1,214,600	1,252,207	1.03
Timmins	150,277	168,737	1.12	292,177	359,706	1.23
Toronto	204,997,696	283,237,983	1.38	426,895,994	583,806,479	1.37
Windsor	1,317,890	1,633,970	1.24	2,949,183	3,205,852	1.09
<b>Total - 20 centres</b>	<b>227,598,248</b>	<b>310,285,145</b>	<b>1.36</b>	<b>473,768,327</b>	<b>638,858,157</b>	<b>1.35</b>
Manitoba:						
Brandon	179,471	187,010	1.04	352,165	396,157	1.12
Winnipeg	11,892,485	15,637,840	1.31	25,739,873	32,141,262	1.25
<b>Total - 2 centres</b>	<b>12,071,956</b>	<b>15,824,850</b>	<b>1.31</b>	<b>26,092,038</b>	<b>32,537,419</b>	<b>1.25</b>
Saskatchewan:						
Moose Jaw	122,732	162,509	1.32	277,855	345,927	1.24
Prince Albert	146,464	190,972	1.30	318,584	382,240	1.20
Regina	2,714,058	3,114,967	1.15	5,967,264	6,663,509	1.12
Saskatoon	1,318,196	1,210,958	0.92	2,456,615	2,629,247	1.07
<b>Total - 4 centres</b>	<b>4,301,450</b>	<b>4,679,406</b>	<b>1.09</b>	<b>9,020,318</b>	<b>10,020,923</b>	<b>1.11</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	February			First two months		
	Février			Deux premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	18,487,287	23,752,687	1.28	37,301,428	49,412,611	1.32
Edmonton	11,877,407	14,496,248	1.22	24,336,502	29,538,237	1.21
Lethbridge	381,673	477,979	1.25	775,290	941,437	1.21
Medicine Hat	314,524	352,447	1.12	649,957	724,423	1.11
<b>Total - 4 centres</b>	<b>31,060,891</b>	<b>39,079,361</b>	<b>1.26</b>	<b>63,063,177</b>	<b>80,616,708</b>	<b>1.28</b>
British Columbia - Colombie-Britannique:						
Vancouver	21,468,113	28,605,950	1.33	41,746,608	58,741,689	1.41
Victoria	4,896,034	6,923,759	1.41	11,749,271	15,275,560	1.30
<b>Total - 2 centres</b>	<b>26,364,147</b>	<b>35,529,709</b>	<b>1.35</b>	<b>53,495,879</b>	<b>74,017,249</b>	<b>1.38</b>
<b>TOTAL - 50 CENTRES</b>	<b>370,852,841</b>	<b>490,426,596</b>	<b>1.32</b>	<b>769,347,531</b>	<b>1,003,556,676</b>	<b>1.30</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	February			First two months		
	Février			Deux premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	318,833	352,776	1.11	606,350	668,644	1.10
Calgary	212,953	300,819	1.41	407,204	501,414	1.23
Regina	88,473	101,783	1.15	165,794	191,738	1.16
Winnipeg	178,819	209,468	1.17	331,594	393,678	1.19
Toronto	819,651	948,603	1.16	1,522,907	1,735,257	1.14
Ottawa	5,134,953	3,667,522	0.71	10,633,462	8,981,520	0.84
Montréal	794,738	909,514	1.14	1,545,348	1,700,117	1.10
Saint John	49,728	53,239	1.07	94,099	104,452	1.11
Halifax	309,344	346,143	1.12	611,277	664,447	1.09
<b>CANADA</b>	<b>7,907,492</b>	<b>6,889,867</b>	<b>0.87</b>	<b>15,918,035</b>	<b>14,941,267</b>	<b>0.94</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,333,274	2,106,740	93,091	89,516	46,459	49,566
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	202,716	206,053	13,316	15,066	15,267	15,386
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,538	14,016	2,495	3,843	1,957	1,930
Halifax	2,483,685	2,618,583	86,942	98,903	113,834	98,131
Sydney	250,660	228,329	11,403	11,483	10,960	14,470
Total - 3 centres	2,747,883	2,860,928	100,840	114,229	126,751	114,531
New Brunswick - Nouveau-Brunswick:						
Fredericton	491,030	641,546	28,468	32,286	40,193	22,019
Moncton	271,838	325,917	21,046	23,781	26,849	27,858
Saint John	964,675	1,162,809	34,874	37,970	28,455	29,302
Total - 3 centres	1,727,543	2,130,272	84,388	94,037	95,497	79,179
Québec:						
Chicoutimi	322,800	328,182	24,482	17,977	8,042	8,709
Drummondville	114,471	136,470	12,142	13,014	3,176	2,803
Granby	157,167	182,608	10,294	10,393	6,476	6,536
Montréal	50,680,445	61,887,758	1,619,456	2,300,202	579,564	677,676
Québec	7,748,415	9,730,023	284,293	485,539	53,631	39,747
St-Hyacinthe	292,926	299,635	17,709	21,855	5,517	6,128
Shawinigan	64,106	55,162	7,016	7,293	2,871	2,936
Sherbrooke	382,252	455,629	29,114	30,622	16,297	18,264
Trois-Rivières	305,443	281,711	18,104	21,943	8,980	8,641
Valleyfield	82,021	100,576	8,296	10,432	3,618	4,158
Total - 10 centres	60,150,046	73,457,754	2,030,906	2,919,270	688,172	775,598
Ontario:						
Brantford	341,550	374,050	28,836	41,616	21,570	20,864
Chatham	1,462,339	1,441,330	24,435	25,415	25,989	16,605
Cornwall	159,299	174,589	18,219	20,657	12,751	11,069
Guelph	325,183	373,092	31,809	38,468	23,789	23,439
Hamilton	3,955,655	4,714,007	230,014	336,362	136,872	136,383
Kingston	210,104	212,585	50,680	69,031	36,793	38,217
Kitchener	803,025	829,198	56,677	108,289	53,527	55,607
London	2,328,822	2,797,281	112,010	274,750	104,000	90,304
Niagara Falls	220,004	249,332	25,463	35,200	15,694	14,474
Oshawa	1,803,519	1,530,731	55,259	64,218	29,874	30,414
Ottawa	4,953,107	7,075,780	276,815	465,759	294,210	345,663
Peterborough	197,597	206,792	31,160	37,254	23,554	23,161
St. Catharines	609,980	606,213	46,428	60,079	31,450	32,729
Sarnia	627,547	860,825	29,551	36,435	23,049	24,449
Sault Ste. Marie	284,711	294,588	32,238	39,456	31,635	22,110
Sudbury	255,112	298,542	52,430	54,483	43,683	30,977
Thunder Bay	486,285	474,058	58,084	68,092	39,998	39,433
Timmins	122,627	138,738	17,019	19,448	10,631	10,551
Toronto	201,213,780	279,155,585	2,417,527	2,653,062	1,366,389	1,429,336
Windsor	1,106,117	1,367,843	141,619	143,154	70,154	122,973
Total - 20 centres	221,466,363	303,175,159	3,736,273	4,591,228	2,395,612	2,518,758
Manitoba:						
Brandon	144,201	145,474	19,131	23,132	16,139	18,404
Winnipeg	11,277,907	14,856,179	341,606	508,003	272,972	273,658
Total - 2 centres	11,422,108	15,001,653	360,737	531,135	289,111	292,062
Saskatchewan:						
Moose Jaw	89,585	118,262	16,893	23,926	16,254	20,321
Prince Albert	121,596	159,315	10,546	16,133	14,322	15,524
Regina	2,566,583	2,951,087	68,013	77,676	79,462	86,204
Saskatoon	1,184,572	991,065	56,195	103,394	77,429	116,499
Total - 4 centres	3,962,336	4,219,729	151,647	221,129	187,467	238,548

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLÉAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	17,444,177	22,386,479	421,396	673,137	621,714	693,071
Edmonton	11,160,456	13,612,695	321,463	461,080	395,488	422,473
Lethbridge	299,667	385,716	32,041	42,556	49,965	49,707
Medicine Hat	272,747	302,083	16,797	21,986	24,980	28,378
Total - 4 centres	29,177,047	36,686,973	791,697	1,198,759	1,092,147	1,193,629
British Columbia - Colombie-Britannique:						
Vancouver	19,696,784	26,590,267	990,143	1,093,620	781,186	922,063
Victoria	4,610,263	6,470,232	152,165	294,450	133,606	159,077
Total - 2 centres	24,307,047	33,060,499	1,142,308	1,388,070	914,792	1,081,140
TOTAL - 50 CENTRES	356,496,363	472,905,760	8,505,203	11,162,439	5,851,275	6,358,397

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLÉAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
<b>1980</b>						
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April - Avril	431,231,119	18,262,624	283.35	11,272,234	102,060,803	1.33
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August - Août	394,813,860	18,492,607	256.20	10,578,720	107,360,870	1.18
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
<b>1981</b>						
January - Janvier	501,060,357	18,363,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,658,077	325.70	11,162,439	115,712,138	1.16

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLÉAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929	7,522,611	124,623	2,714,749	3,126,617(2)	1,070,759	485,863
1930	6,026,446	111,977	1,997,250	2,500,398	1,011,754	405,067
1932	4,061,081	87,996	1,242,211	1,784,387	688,420(3)	258,067
1935	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945	9,503,506	210,458(5)	2,864,454	4,274,664(4)	1,556,769	597,161
1950	13,306,823	360,086	4,029,045	5,625,119(6)	2,182,304	1,110,269
1955	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,219
1965	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366
1970	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325
1971	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972	154,923,801	3,375,169	39,747,014	82,243,600	18,408,361	11,149,657
1973	192,078,458	3,749,514	48,388,392	103,887,858	21,933,067	14,119,627
1974	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316
1975	318,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747
1976	367,362,701	7,167,290	97,473,512	186,704,317	48,127,083	27,890,499
1977	402,881,027	7,794,810	109,697,081	199,972,874	53,264,593	32,151,669
1978	441,664,053	8,526,861	108,019,973	230,825,821	60,470,367	33,821,031
1979	559,986,300	9,887,469	103,838,695	327,801,690	76,523,883	41,934,563
1980	757,171,834	13,048,175	125,308,091	467,144,156	98,175,533	53,495,879
1981	991,297,304	14,348,137	147,463,787	632,293,081	123,175,050	74,017,249

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

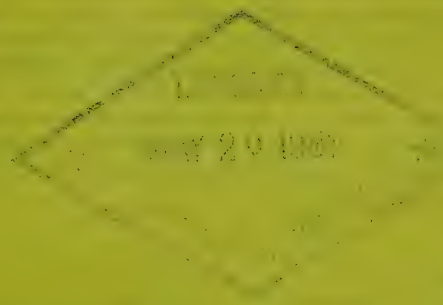
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

Value of Cheques Cashed in Canada  
Valeur des chèques encaissés au Canada



Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

**CHEQUES CASHED****MARCH 1981****Introduction**

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

**Coverage**

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

May 1981  
5-4404-509

**CHÈQUES ENCAISSÉS****MARS 1981****Introduction**

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

**Couverture**

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Mai 1981  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	March Mars			First three months Trois premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,115,431	2,511,452	1.19	6,459,048	6,766,460	1.05
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	271,286	329,538	1.21	755,278	881,588	1.17
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,954	23,358	1.30	55,014	63,675	1.16
Halifax	2,823,340	3,254,382	1.15	8,756,626	9,572,566	1.09
Sydney	401,313	315,392	0.79	1,048,225	872,885	0.83
<b>Total - 3 centres</b>	<b>3,242,607</b>	<b>3,593,132</b>	<b>1.11</b>	<b>9,859,865</b>	<b>10,509,126</b>	<b>1.07</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	771,406	764,270	0.99	2,147,021	2,183,628	1.02
Moncton	329,156	397,380	1.21	1,012,924	1,204,664	1.19
Saint John	946,833	1,601,299	1.69	3,034,337	4,568,960	1.51
<b>Total - 3 centres</b>	<b>2,047,395</b>	<b>2,762,949</b>	<b>1.35</b>	<b>6,194,282</b>	<b>7,957,252</b>	<b>1.28</b>
Québec:						
Chicoutimi	346,496	378,529	1.09	1,099,453	1,073,613	0.98
Drummondville	132,947	161,151	1.21	399,486	481,837	1.21
Granby	179,176	202,478	1.13	527,493	596,479	1.13
Montréal	59,240,237	71,564,264	1.21	165,340,054	196,096,397	1.19
Québec	9,241,702	10,255,202	1.11	27,589,906	32,241,061	1.17
St-Hyacinthe	323,137	324,499	1.00	960,925	1,002,081	1.04
Shawinigan	69,344	83,770	1.21	223,484	235,936	1.06
Sherbrooke	415,740	449,503	1.08	1,275,810	1,395,298	1.09
Trois-Rivières	306,083	323,413	1.06	964,599	982,030	1.02
Valleyfield	95,745	119,052	1.24	285,435	345,994	1.21
<b>Total - 10 centres</b>	<b>70,350,607</b>	<b>83,861,861</b>	<b>1.19</b>	<b>198,666,645</b>	<b>234,450,726</b>	<b>1.18</b>
Ontario:						
Brantford	436,714	565,498	1.29	1,238,179	1,501,983	1.21
Chatham	1,040,800	1,330,032	1.28	3,888,994	4,243,721	1.09
Cornwall	191,794	242,109	1.26	585,544	727,150	1.24
Guelph	374,348	475,107	1.27	1,164,876	1,404,978	1.21
Hamilton	4,868,978	5,424,928	1.11	13,868,597	15,690,069	1.13
Kingston	325,620	365,976	1.12	968,117	1,048,001	1.08
Kitchener	1,058,044	1,062,908	1.00	2,988,697	3,066,762	1.03
London	3,042,754	3,100,542	1.02	8,435,474	9,144,546	1.08
Niagara Falls	295,503	345,238	1.17	832,810	990,151	1.19
Oshawa	2,209,750	2,071,620	0.94	5,946,559	5,301,639	0.89
Ottawa	4,794,817	6,819,551	1.42	16,290,771	23,557,847	1.45
Peterborough	280,981	325,987	1.16	822,414	915,181	1.11
St. Catharines	762,482	784,859	1.03	2,164,070	2,216,637	1.02
Sarnia	716,114	1,078,074	1.51	2,258,417	2,826,286	1.25
Sault Ste. Marie	447,772	362,853	0.81	1,116,964	1,147,321	1.03
Sudbury	318,232	430,285	1.35	1,010,593	1,237,208	1.22
Thunder Bay	567,695	698,700	1.23	1,782,295	1,950,907	1.09
Timmins	145,704	207,903	1.43	437,881	567,609	1.30
Toronto	248,169,451	317,791,576	1.28	675,065,445	901,598,055	1.34
Windsor	1,606,509	2,051,442	1.28	4,555,692	5,257,294	1.15
<b>Total - 20 centres</b>	<b>271,654,062</b>	<b>345,535,188</b>	<b>1.27</b>	<b>745,422,389</b>	<b>984,393,345</b>	<b>1.32</b>
Manitoba:						
Brandon	235,864	227,152	0.96	588,029	623,309	1.06
Winnipeg	9,884,464	17,901,688	1.81	35,624,337	50,042,950	1.40
<b>Total - 2 centres</b>	<b>10,120,328</b>	<b>18,128,840</b>	<b>1.79</b>	<b>36,212,366</b>	<b>50,666,259</b>	<b>1.40</b>
Saskatchewan:						
Moose Jaw	124,805	195,989	1.57	402,660	541,916	1.35
Prince Albert	159,695	204,790	1.28	478,279	587,030	1.23
Regina	2,720,234	3,807,212	1.40	8,687,498	10,470,721	1.21
Saskatoon	1,249,779	1,371,783	1.10	3,706,394	4,001,030	1.08
<b>Total - 4 centres</b>	<b>4,254,513</b>	<b>5,579,774</b>	<b>1.31</b>	<b>13,274,831</b>	<b>15,600,697</b>	<b>1.18</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	March			First three months		
	Mars			Trois premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	18,759,906	26,132,243	1.39	56,061,334	75,544,854	1.35
Edmonton	14,643,500	18,879,654	1.29	38,980,002	48,417,891	1.24
Lethbridge	419,325	530,423	1.26	1,194,615	1,471,860	1.23
Medicine Hat	278,233	423,119	1.52	928,190	1,147,542	1.24
<b>Total - 4 centres</b>	<b>34,100,964</b>	<b>45,965,439</b>	<b>1.35</b>	<b>97,164,141</b>	<b>126,582,147</b>	<b>1.30</b>
British Columbia - Colombie- Britannique:						
Vancouver	24,210,245	32,096,773	1.33	65,956,853	90,838,462	1.38
Victoria	4,984,236	10,272,286	2.06	16,733,507	25,547,846	1.53
<b>Total - 2 centres</b>	<b>29,194,481</b>	<b>42,369,059</b>	<b>1.45</b>	<b>82,690,360</b>	<b>116,386,308</b>	<b>1.41</b>
<b>TOTAL - 50 CENTRES</b>	<b>427,351,674</b>	<b>550,637,232</b>	<b>1.29</b>	<b>1,196,699,205</b>	<b>1,554,193,908</b>	<b>1.30</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	March			First three months		
	Mars			Trois premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Vancouver	327,727	406,153	1.24	934,077	1,074,797	1.15
Calgary	257,748	296,557	1.15	664,952	797,971	1.20
Regina	106,415	134,538	1.26	272,209	326,276	1.20
Winnipeg	199,586	243,640	1.22	531,180	637,318	1.20
Toronto	925,666	1,118,022	1.21	2,448,573	2,853,279	1.17
Ottawa	5,619,126	6,405,621	1.14	16,252,588	15,387,141	0.95
Montréal	810,165	991,903	1.22	2,355,513	2,692,020	1.14
Saint John	54,895	59,105	1.08	148,994	163,557	1.10
Halifax	358,357	406,441	1.13	969,634	1,070,888	1.10
<b>CANADA</b>	<b>8,659,685</b>	<b>10,061,980</b>	<b>1.16</b>	<b>24,577,720</b>	<b>25,003,247</b>	<b>1.02</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,920,175	2,352,243	133,626	101,659	61,630	57,550
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	243,238	292,821	13,844	19,761	14,204	16,956
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,492	17,097	2,353	3,556	2,109	2,705
Halifax	2,630,056	3,015,780	87,801	125,731	105,483	112,871
Sydney	378,299	286,237	10,641	12,439	12,373	16,716
Total - 3 centres	3,021,847	3,319,114	100,795	141,726	119,965	132,292
New Brunswick - Nouveau-Brunswick:						
Fredericton	718,112	701,876	32,152	37,760	21,142	24,634
Moncton	279,255	339,102	22,716	25,883	27,185	32,395
Saint John	883,356	1,530,256	34,315	38,531	29,162	32,512
Total - 3 centres	1,880,723	2,571,234	89,183	102,174	77,489	89,541
Québec:						
Chicoutimi	322,168	347,764	15,528	20,450	8,800	10,315
Drummondville	117,178	143,264	12,753	14,108	3,016	3,779
Granby	163,691	183,397	9,308	11,329	6,177	7,752
Montréal	57,074,330	68,455,173	1,587,804	2,389,833	578,103	719,258
Québec	8,877,596	9,755,659	321,181	451,274	42,925	48,269
St-Hyacinthe	300,528	292,963	17,400	24,243	5,209	7,293
Shawinigan	60,328	73,196	6,195	7,555	2,821	3,019
Sherbrooke	373,071	398,866	27,164	32,469	15,505	18,168
Trois-Rivières	280,734	290,472	16,568	23,250	8,781	9,691
Valleyfield	84,400	102,952	7,934	11,814	3,411	4,286
Total - 10 centres	67,654,024	80,043,706	2,021,835	2,986,325	674,748	831,830
Ontario:						
Brantford	384,998	493,583	30,381	48,202	21,335	23,713
Chatham	982,387	1,275,134	28,524	34,122	29,889	20,776
Cornwall	163,061	202,373	17,505	27,467	11,228	12,269
Guelph	320,351	401,579	31,379	44,611	22,618	28,917
Hamilton	4,449,598	4,884,780	248,010	388,621	171,370	151,527
Kingston	236,426	254,954	52,242	68,862	36,952	42,160
Kitchener	945,627	884,841	61,246	122,938	51,171	55,129
London	2,823,065	2,707,057	121,230	289,193	98,459	104,292
Niagara Falls	250,557	292,045	28,769	36,239	16,177	16,954
Oshawa	2,121,812	1,959,950	57,396	76,070	30,542	35,600
Ottawa	4,261,908	6,005,159	287,534	539,837	245,375	274,555
Peterborough	219,850	256,175	38,065	41,810	23,066	28,002
St. Catharines	685,273	678,920	46,211	68,997	30,998	36,942
Sarnia	663,849	1,002,061	28,791	44,756	23,474	31,257
Sault Ste. Marie	377,953	305,827	36,678	35,592	33,141	21,434
Sudbury	249,464	334,142	39,491	61,847	29,277	34,296
Thunder Bay	467,414	573,574	59,614	78,259	40,667	46,867
Timmins	119,492	173,302	17,080	22,497	9,132	12,104
Toronto	244,677,638	313,074,758	2,247,254	3,062,448	1,244,559	1,654,370
Windsor	1,414,160	1,748,495	126,880	173,695	65,469	129,252
Total - 20 centres	265,814,883	337,508,709	3,604,280	5,266,063	2,234,899	2,760,416
Manitoba:						
Brandon	199,782	178,199	20,156	27,661	15,926	21,292
Winnipeg	9,376,421	17,177,263	269,545	429,196	238,498	295,229
Total - 2 centres	9,576,203	17,355,462	289,701	456,857	254,424	316,521
Saskatchewan:						
Moose Jaw	88,328	141,523	18,945	29,987	17,532	24,479
Prince Albert	133,570	160,642	11,729	26,609	14,396	17,539
Regina	2,576,691	3,617,094	67,129	92,347	76,414	97,771
Saskatoon	1,103,248	1,170,176	67,851	105,638	78,680	95,969
Total - 4 centres	3,901,837	5,089,435	165,654	254,581	187,022	235,755

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	17,706,657	24,480,099	458,543	873,410	594,706	778,734
Edmonton	13,918,355	17,684,806	315,476	532,696	409,669	662,152
Lethbridge	326,800	421,082	39,668	50,369	52,857	58,972
Medicine Hat	231,527	365,092	18,912	26,508	27,794	31,519
<b>Total - 4 centres</b>	<b>32,183,339</b>	<b>42,951,079</b>	<b>832,599</b>	<b>1,482,983</b>	<b>1,085,026</b>	<b>1,531,377</b>
British Columbia - Colombie-Britannique:						
Vancouver	22,508,390	29,610,593	922,831	1,406,142	779,024	1,080,038
Victoria	4,697,904	9,859,792	158,717	240,666	127,615	171,828
<b>Total - 2 centres</b>	<b>27,206,294</b>	<b>39,470,385</b>	<b>1,081,548</b>	<b>1,646,808</b>	<b>906,639</b>	<b>1,251,866</b>
<b>TOTAL - 50 CENTRES</b>	<b>413,402,563</b>	<b>530,954,188</b>	<b>8,333,065</b>	<b>12,458,937</b>	<b>5,616,046</b>	<b>7,224,107</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
1980						
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April - Avril	431,231,119	18,262,624	283.35	11,272,234	102,060,803	1.33
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August - Août	394,813,860	18,492,607	256.20	10,578,720	107,360,870	1.18
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
1981						
January - Janvier	501,060,357	18,363,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,658,077	325.70	11,162,439	115,712,138	1.16
March - Mars	538,178,295	18,047,485	357.84	12,458,937	116,358,250	1.28

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929	11,504,782	191,235	4,220,848	4,660,142(2)	1,644,222	788,335
1930	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1932	5,485,120	129,233	1,880,528	2,045,682	1,041,221(3)	388,456
1935	7,151,097	264,460	2,059,698	3,413,815	1,029,204	383,920
1940	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950	21,036,876	553,723(5)	6,392,333	9,029,068(6)	3,335,352	1,726,400
1955	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1970	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971	202,602,350	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974	356,207,894	7,479,192	87,937,543	186,100,662	46,453,917	28,236,580
1975	478,465,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020
1976	565,751,829	11,316,395	148,670,161	287,211,763	73,616,531	44,936,979
1977	629,462,080	12,464,058	170,989,798	312,322,537	83,192,731	50,492,956
1978	683,164,358	12,923,135	168,468,302	355,886,697	92,738,216	53,148,008
1979	858,807,259	15,397,205	164,141,088	501,838,665	113,358,280	64,072,021
1980	1,177,869,363	19,262,935	194,205,770	735,058,960	146,651,338	82,690,360
1981	1,535,118,866	22,112,650	229,732,756	974,038,049	192,849,103	116,386,308

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

Value of Cheques Cashed in Canada  
Valeur des chèques encaissés au Canada





Statistics  
Canada

Statistique  
Canada



DEPOSITORY LIBRARY MATERIAL

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

APRIL 1981

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

June 1981  
5-4404-509

### CHÈQUES ENCAISSÉS

AVRIL 1981

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Juin 1981  
5-4404-509



Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashied Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	April Avril			First four months Quatre premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,694,642	2,295,382	1.35	8,153,690	9,061,842	1.11
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	268,840	342,098	1.27	1,024,118	1,223,686	1.19
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	19,877	23,907	1.20	74,891	87,582	1.17
Halifax	2,962,238	3,325,912	1.12	11,718,864	12,898,478	1.10
Sydney	223,006	496,315	2.23	1,271,231	1,369,200	1.08
<b>Total - 3 centres</b>	<b>3,205,121</b>	<b>3,846,134</b>	<b>1.20</b>	<b>13,064,986</b>	<b>14,355,260</b>	<b>1.10</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	710,449	931,032	1.31	2,857,470	3,114,660	1.09
Moncton	361,393	439,183	1.22	1,374,317	1,643,847	1.20
Saint John	1,063,869	1,435,468	1.35	4,098,206	6,004,428	1.47
<b>Total - 3 centres</b>	<b>2,135,711</b>	<b>2,805,683</b>	<b>1.31</b>	<b>8,329,993</b>	<b>10,762,935</b>	<b>1.29</b>
Québec:						
Chicoutimi	333,095	348,956	1.05	1,432,548	1,422,569	0.99
Drummondville	144,093	165,965	1.15	543,579	647,802	1.19
Granby	204,794	211,334	1.03	732,287	807,813	1.10
Montréal	61,862,396	68,123,519	1.10	227,202,450	264,219,916	1.16
Québec	10,686,946	11,581,510	1.08	38,276,852	43,822,571	1.14
St-Hyacinthe	348,301	376,294	1.08	1,309,226	1,378,375	1.05
Shawinigan	77,889	92,954	1.19	301,373	328,890	1.09
Sherbrooke	453,924	457,298	1.01	1,729,734	1,852,596	1.07
Trois-Rivières	315,724	335,370	1.06	1,280,323	1,317,400	1.03
Valleyfield	103,384	120,752	1.17	388,819	466,746	1.20
<b>Total - 10 centres</b>	<b>74,530,546</b>	<b>81,813,952</b>	<b>1.10</b>	<b>273,197,191</b>	<b>316,264,678</b>	<b>1.16</b>
Ontario:						
Brantford	442,937	541,106	1.22	1,681,116	2,043,089	1.22
Chatham	738,024	944,206	1.28	4,627,018	5,187,927	1.12
Cornwall	210,990	259,231	1.23	796,534	986,381	1.24
Guelph	490,432	469,011	0.96	1,655,308	1,873,989	1.13
Hamilton	5,131,755	5,532,915	1.08	19,000,352	21,222,984	1.12
Kingston	381,626	400,790	1.05	1,349,743	1,448,791	1.07
Kitchener	1,143,253	1,173,917	1.03	4,131,950	4,240,679	1.03
London	3,488,269	3,467,680	0.99	11,923,743	12,612,226	1.06
Niagara Falls	286,355	348,721	1.22	1,119,165	1,338,872	1.20
Oshawa	2,219,175	2,126,733	0.96	8,165,734	7,428,372	0.91
Ottawa	5,500,432	7,664,168	1.39	21,791,203	31,222,015	1.43
Peterborough	306,338	342,133	1.12	1,128,752	1,257,314	1.11
St. Catharines	720,268	747,996	1.04	2,884,338	2,964,633	1.03
Sarnia	694,670	1,038,476	1.49	2,953,087	3,864,762	1.31
Sault Ste. Marie	349,156	408,362	1.17	1,466,120	1,555,683	1.06
Sudbury	437,490	438,092	1.00	1,448,083	1,675,300	1.16
Thunder Bay	546,794	742,330	1.36	2,329,089	2,693,237	1.16
Timmins	170,272	217,159	1.28	608,153	784,768	1.29
Toronto	258,696,664	281,282,178	1.09	933,762,109	1,182,880,233	1.27
Windsor	1,623,263	1,989,545	1.23	6,178,955	7,246,839	1.17
<b>Total - 20 centres</b>	<b>283,578,163</b>	<b>310,134,749</b>	<b>1.09</b>	<b>1,029,000,552</b>	<b>1,294,528,094</b>	<b>1.26</b>
Manitoba:						
Brandon	206,661	229,258	1.11	794,690	852,567	1.07
Winnipeg	12,520,775	14,695,844	1.17	48,145,112	64,738,794	1.34
<b>Total - 2 centres</b>	<b>12,727,436</b>	<b>14,925,102</b>	<b>1.17</b>	<b>48,939,802</b>	<b>65,591,361</b>	<b>1.34</b>
Saskatchewan:						
Moose Jaw	149,060	196,251	1.32	551,720	738,167	1.34
Prince Albert	162,914	193,414	1.19	641,193	780,444	1.22
Regina	3,117,668	4,235,604	1.36	11,805,166	14,706,325	1.25
Saskatoon	1,232,577	1,187,479	0.96	4,938,971	5,188,509	1.05
<b>Total - 4 centres</b>	<b>4,662,219</b>	<b>5,812,748</b>	<b>1.25</b>	<b>17,937,050</b>	<b>21,413,445</b>	<b>1.19</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	April			First four months		
	Avril			Quatre premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	18,415,237	27,493,265	1.49	74,476,571	103,038,119	1.38
Edmonton	13,139,291	16,120,392	1.23	52,119,293	64,538,283	1.24
Lethbridge	442,364	552,661	1.25	1,636,979	2,024,521	1.24
Medicine Hat	331,653	436,404	1.32	1,259,843	1,583,946	1.26
<b>Total - 4 centres</b>	<b>32,328,545</b>	<b>44,602,722</b>	<b>1.38</b>	<b>129,492,686</b>	<b>171,184,869</b>	<b>1.32</b>
British Columbia - Colombie-Britannique:						
Vancouver	21,026,412	30,362,435	1.44	86,983,265	121,200,897	1.39
Victoria	6,345,718	10,716,917	1.69	23,079,225	36,264,763	1.57
<b>Total - 2 centres</b>	<b>27,372,130</b>	<b>41,079,352</b>	<b>1.50</b>	<b>110,062,490</b>	<b>157,465,660</b>	<b>1.43</b>
<b>TOTAL - 50 CENTRES</b>	<b>442,503,353</b>	<b>507,657,922</b>	<b>1.15</b>	<b>1,639,202,558</b>	<b>2,061,851,830</b>	<b>1.26</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	April			First four months		
	Avril			Quatre premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	548,767	595,134	1.08	1,482,844	1,669,931	1.13
Calgary	371,621	467,275	1.26	1,036,573	1,265,246	1.22
Regina	155,405	175,454	1.13	427,614	501,730	1.17
Winnipeg	327,844	348,272	1.06	859,024	985,590	1.15
Toronto	1,649,977	1,673,004	1.01	4,098,550	4,526,283	1.10
Ottawa	5,039,088	6,660,224	1.32	21,291,676	22,047,365	1.04
Montréal	1,158,374	1,254,233	1.08	3,513,887	3,946,253	1.12
Saint John	79,468	91,440	1.15	228,462	254,997	1.12
Halifax	529,442	580,415	1.10	1,499,076	1,651,303	1.10
<b>CANADA</b>	<b>9,859,986</b>	<b>11,845,451</b>	<b>1.20</b>	<b>34,437,706</b>	<b>36,848,698</b>	<b>1.07</b>

TABLE 3. Cheques Cashed by Type of Account

TABLERAU 3. Chèques tirés par type de compte

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,512,760	2,072,066	120,911	166,579	60,971	56,737
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	234,280	306,074	18,830	19,275	15,730	16,749
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,434	16,449	3,754	4,183	1,689	3,275
Halifax	2,726,579	3,064,178	114,472	156,398	121,187	105,336
Sydney	195,299	468,854	15,579	13,886	12,128	13,575
Total - 3 centres	2,936,312	3,549,481	133,805	174,467	135,004	122,186
New Brunswick - Nouveau-Brunswick:						
Fredericton	648,529	863,592	38,114	41,341	23,806	26,099
Moncton	304,501	374,607	28,804	34,352	28,088	30,224
Saint John	988,648	1,357,306	42,984	44,265	32,237	33,897
Total - 3 centres	1,941,678	2,595,505	109,902	119,958	84,131	90,220
Québec:						
Chicoutimi	301,033	317,360	22,901	21,642	9,161	9,954
Drummondville	125,860	147,636	15,122	15,192	3,111	3,137
Granby	187,161	191,974	11,139	12,785	6,494	6,575
Montréal	58,976,767	65,034,566	2,288,002	2,460,735	597,627	628,218
Québec	10,208,054	11,063,813	427,358	473,209	51,534	44,488
St-Hyacinthe	309,585	341,035	32,368	28,464	6,348	6,795
Shawinigan	65,695	80,347	9,148	9,615	3,046	2,992
Sherbrooke	404,500	407,605	33,247	33,188	16,177	16,505
Trois-Rivières	284,487	301,571	22,570	24,795	8,667	9,004
Valleyfield	89,551	104,844	9,545	11,965	4,288	3,943
Total - 10 centres	70,952,693	77,990,751	2,871,400	3,091,590	706,453	731,611
Ontario:						
Brantford	377,507	472,619	42,846	44,062	22,584	24,425
Chatham	675,342	879,521	32,366	42,004	30,316	22,681
Cornwall	164,736	218,370	33,531	28,025	12,723	12,836
Guelph	420,519	392,437	44,398	51,992	25,515	24,582
Hamilton	4,641,516	4,984,642	345,751	397,507	144,488	150,766
Kingston	261,027	276,195	79,226	81,827	41,373	42,768
Kitchener	1,008,834	968,162	81,827	150,289	52,592	55,466
London	3,223,997	3,074,652	165,230	290,579	99,042	102,449
Niagara Falls	232,006	284,493	37,676	45,327	16,673	18,901
Oshawa	2,107,942	1,990,660	76,743	100,963	34,490	35,110
Ottawa	4,792,501	6,912,370	377,085	470,560	330,846	281,238
Peterborough	237,239	254,580	43,370	59,615	25,729	27,938
St. Catharines	625,518	636,218	61,926	75,882	32,824	35,896
Sarnia	633,192	953,657	38,166	50,660	23,312	34,159
Sault Ste. Marie	279,537	346,572	44,096	40,705	25,523	21,085
Sudbury	339,205	335,660	67,162	68,335	31,123	34,097
Thunder Bay	418,344	608,222	83,473	89,628	44,977	44,480
Timmins	132,308	180,669	26,890	25,046	11,074	11,444
Toronto	254,192,151	276,296,141	2,974,655	3,276,240	1,529,858	1,709,797
Windsor	1,379,603	1,734,386	171,556	183,208	72,104	71,951
Total - 20 centres	276,143,024	301,800,226	4,827,973	5,572,454	2,607,166	2,762,069
Manitoba:						
Brandon	154,521	168,824	31,356	35,508	20,784	24,926
Winnipeg	11,812,315	13,908,331	440,518	496,825	267,942	290,688
Total - 2 centres	11,966,836	14,077,155	471,874	532,333	288,726	315,614
Saskatchewan:						
Moose Jaw	100,023	140,247	28,216	31,657	20,821	24,347
Prince Albert	125,262	149,706	20,352	25,026	17,300	18,682
Regina	2,933,268	4,024,548	95,479	110,902	88,921	100,154
Saskatoon	1,043,309	962,051	106,743	121,497	82,525	103,931
Total - 4 centres	4,201,862	5,276,552	250,790	289,082	209,567	247,114

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLÉAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	17,315,440	25,777,319	509,904	828,553	589,893	887,393
Edmonton	12,221,511	15,020,722	486,139	578,665	431,641	521,005
Lethbridge	339,820	428,715	47,370	59,257	55,174	64,689
Medicine Hat	274,346	370,184	28,773	30,860	28,534	35,360
<b>Total - 4 centres</b>	<b>30,151,117</b>	<b>41,596,940</b>	<b>1,072,186</b>	<b>1,497,335</b>	<b>1,105,242</b>	<b>1,508,447</b>
British Columbia - Colombie-Britannique:						
Vancouver	18,954,359	27,835,612	1,194,478	1,558,377	877,575	968,446
Victoria	6,012,117	10,200,172	200,085	346,968	133,516	169,777
<b>Total - 2 centres</b>	<b>24,966,476</b>	<b>38,035,784</b>	<b>1,394,563</b>	<b>1,905,345</b>	<b>1,011,091</b>	<b>1,138,223</b>
<b>TOTAL - 50 CENTRES</b>	<b>425,007,038</b>	<b>487,300,534</b>	<b>11,272,234</b>	<b>13,368,418</b>	<b>6,224,081</b>	<b>6,988,970</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLÉAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
<b>1980</b>						
April - Avril	431,231,119	18,262,624	283.35	11,272,234	102,060,803	1.33
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August - Août	394,813,860	18,492,607	256.20	10,578,720	107,360,870	1.18
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
<b>1981</b>						
January - Janvier	501,060,357	18,363,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,658,077	325.70	11,162,439	115,712,138	1.16
March - Mars	538,178,295	18,047,485	357.84	12,458,937	116,358,250	1.28
April - Avril	494,289,504	18,442,091	321.63	13,368,418	117,380,356	1.37

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Note: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932	8,159,030	171,755	2,476,438	3,570,942	1,420,325(3)	519,570
1935	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1955	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1970	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974	485,221,972	9,982,756	119,496,097	253,599,195	62,417,210	39,726,714
1975	653,306,843	11,756,747	165,618,285	340,446,770	83,293,121	52,191,920
1976	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833
1978	917,414,554	17,122,571	228,704,591	478,287,183	123,248,458	70,051,751
1979	1,163,302,984	20,433,840	222,255,678	685,255,146	150,344,078	85,014,242
1980	1,613,851,925	25,345,077	267,209,036	1,014,865,784	196,369,538	110,062,490
1981	2,035,417,499	29,608,595	309,895,083	1,280,258,486	258,189,675	157,465,660

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

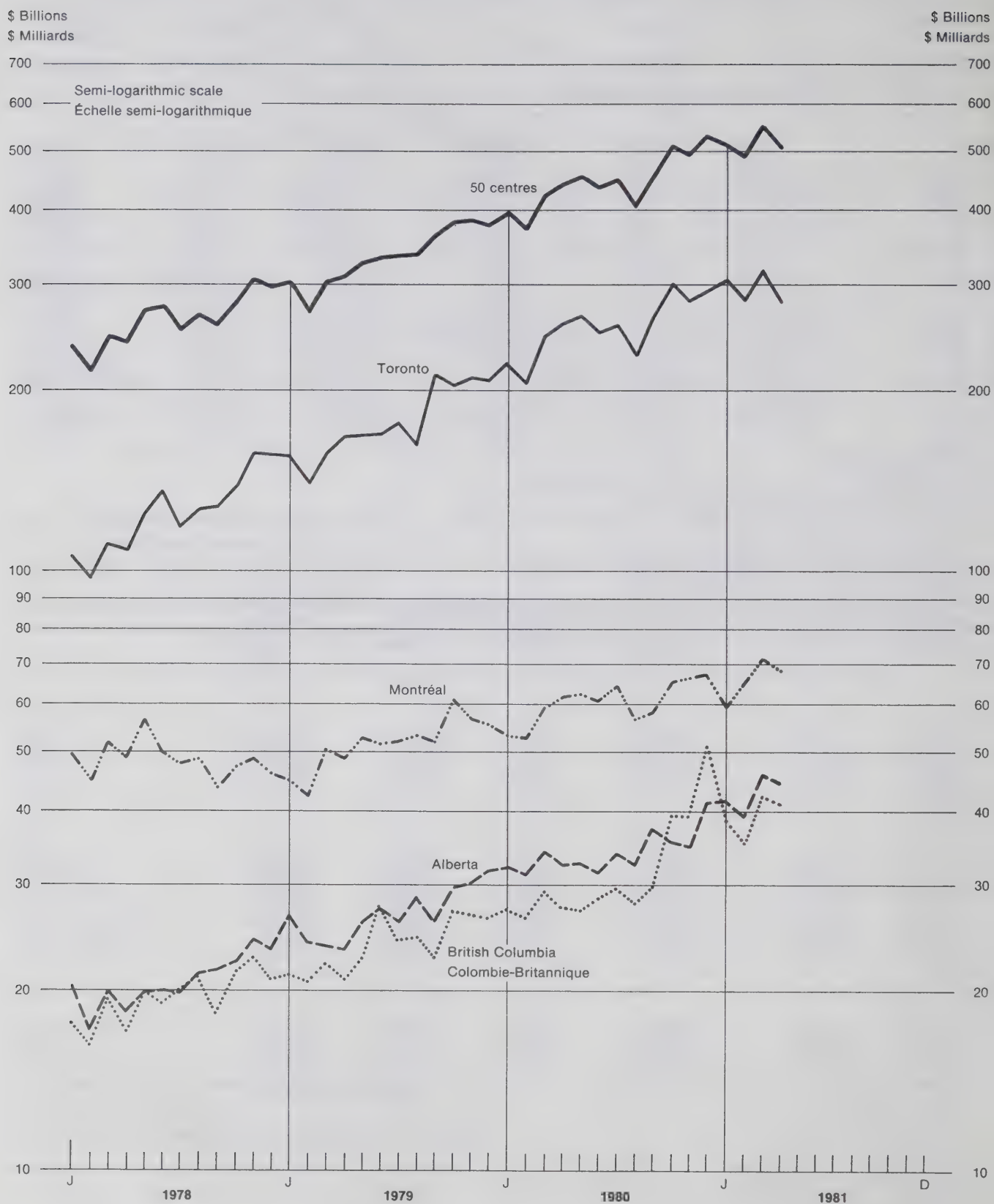
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada





Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

### CHEQUES CASHED

MAY 1981

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

July 1981  
5-4404-509

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHÈQUES ENCAISSÉS

MAI 1981

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Juillet 1981  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	May			First five months		
	Mai			Cinq premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,102,181	2,304,712	1.10	10,255,871	11,366,554	1.11
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	269,491	286,748	1.06	1,293,609	1,510,434	1.17
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	21,278	23,838	1.12	96,169	111,420	1.16
Halifax	3,284,460	3,716,445	1.13	15,003,324	16,614,923	1.11
Sydney	223,643	311,595	1.39	1,494,874	1,680,795	1.12
<b>Total - 3 centres</b>	<b>3,529,381</b>	<b>4,051,878</b>	<b>1.15</b>	<b>16,594,367</b>	<b>18,407,138</b>	<b>1.11</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	675,577	1,125,165	1.67	3,533,047	4,239,825	1.20
Moncton	382,960	426,506	1.11	1,757,277	2,070,353	1.18
Saint John	1,011,673	959,491	0.95	5,109,879	6,963,919	1.36
<b>Total - 3 centres</b>	<b>2,070,210</b>	<b>2,511,162</b>	<b>1.21</b>	<b>10,400,203</b>	<b>13,274,097</b>	<b>1.28</b>
Québec:						
Chicoutimi	354,516	355,121	1.00	1,787,064	1,777,690	0.99
Drummondville	149,379	170,197	1.14	692,958	817,999	1.18
Granby	214,097	211,363	0.99	946,384	1,019,176	1.08
Montréal	62,149,344	71,723,597	1.15	289,351,794	335,943,513	1.16
Québec	12,414,426	9,914,328	0.80	50,691,278	53,736,899	1.06
St-Hyacinthe	343,532	358,027	1.04	1,652,758	1,736,402	1.05
Shawinigan	82,210	103,059	1.25	383,583	431,949	1.13
Sherbrooke	386,157	518,644	1.34	2,115,891	2,371,240	1.12
Trois-Rivières	330,586	346,747	1.05	1,610,909	1,664,147	1.03
Valleyfield	113,061	131,337	1.16	501,880	598,083	1.19
<b>Total - 10 centres</b>	<b>76,537,308</b>	<b>83,832,420</b>	<b>1.10</b>	<b>349,734,499</b>	<b>400,097,098</b>	<b>1.14</b>
Ontario:						
Brantford	436,151	580,006	1.33	2,117,267	2,623,095	1.24
Chatham	598,482	821,728	1.37	5,225,500	6,009,655	1.15
Cornwall	225,719	370,051	1.64	1,022,253	1,356,432	1.33
Guelph	437,749	504,791	1.15	2,093,057	2,378,780	1.14
Hamilton	4,818,739	5,668,491	1.18	23,819,091	26,891,475	1.13
Kingston	404,020	492,548	1.22	1,753,763	1,941,339	1.11
Kitchener	1,079,366	1,176,337	1.09	5,211,316	5,417,016	1.04
London	3,291,193	3,696,058	1.12	15,214,936	16,308,284	1.07
Niagara Falls	296,851	373,772	1.26	1,416,016	1,712,644	1.21
Oshawa	2,339,019	2,328,779	1.00	10,504,753	9,757,151	0.93
Ottawa	5,638,596	9,591,206	1.70	27,429,799	40,813,221	1.49
Peterborough	326,323	412,246	1.26	1,455,075	1,669,560	1.15
St. Catharines	726,051	868,737	1.20	3,610,389	3,833,370	1.06
Sarnia	627,577	1,089,709	1.74	3,580,664	4,954,471	1.38
Sault Ste. Marie	383,480	477,999	1.25	1,849,600	2,033,682	1.10
Sudbury	415,633	530,828	1.28	1,863,716	2,206,128	1.18
Thunder Bay	645,153	690,305	1.07	2,974,242	3,383,542	1.14
Timmins	164,863	238,396	1.45	773,016	1,023,164	1.32
Toronto	267,195,590	357,687,557	1.34	1,200,957,699	1,540,567,790	1.28
Windsor	1,570,425	1,866,581	1.19	7,749,380	9,113,420	1.18
<b>Total - 20 centres</b>	<b>291,620,980</b>	<b>389,466,125</b>	<b>1.34</b>	<b>1,320,621,532</b>	<b>1,683,994,219</b>	<b>1.28</b>
Manitoba:						
Brandon	203,486	244,098	1.20	998,176	1,096,665	1.10
Winnipeg	13,717,832	17,595,724	1.28	61,862,944	82,334,518	1.33
<b>Total - 2 centres</b>	<b>13,921,318</b>	<b>17,839,822</b>	<b>1.28</b>	<b>62,861,120</b>	<b>83,431,183</b>	<b>1.33</b>
Saskatchewan:						
Moose Jaw	157,497	192,712	1.22	709,217	930,879	1.31
Prince Albert	172,400	224,200	1.30	813,593	1,004,644	1.23
Regina	3,677,546	3,621,121	0.98	15,482,712	18,327,446	1.18
Saskatoon	1,074,442	1,331,746	1.24	6,013,413	6,520,255	1.08
<b>Total - 4 centres</b>	<b>5,081,885</b>	<b>5,369,779</b>	<b>1.06</b>	<b>23,018,935</b>	<b>26,783,224</b>	<b>1.16</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	May			First five months		
	Mai			Cinq premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	18,705,741	25,755,269	1.38	93,182,312	128,793,388	1.38
Edmonton	13,083,663	16,025,879	1.22	65,202,956	80,564,162	1.24
Lethbridge	473,046	600,029	1.27	2,110,025	2,624,550	1.24
Medicine Hat	327,405	442,679	1.35	1,587,248	2,026,625	1.28
<b>Total - 4 centres</b>	<b>32,589,855</b>	<b>42,823,856</b>	<b>1.31</b>	<b>162,082,541</b>	<b>214,008,725</b>	<b>1.32</b>
British Columbia - Colombie-Britannique:						
Vancouver	21,701,213	33,737,816	1.55	108,684,478	154,938,713	1.43
Victoria	5,375,719	13,027,367	2.42	28,454,944	49,292,130	1.73
<b>Total - 2 centres</b>	<b>27,076,932</b>	<b>46,765,183</b>	<b>1.73</b>	<b>137,139,422</b>	<b>204,230,843</b>	<b>1.49</b>
<b>TOTAL - 50 CENTRES</b>	<b>454,799,541</b>	<b>595,251,685</b>	<b>1.31</b>	<b>2,094,002,099</b>	<b>2,657,103,515</b>	<b>1.27</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	May			First five months		
	Mai			Cinq premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	588,535	627,221	1.07	2,071,379	2,297,152	1.11
Calgary	461,590	508,176	1.10	1,498,163	1,773,422	1.18
Regina	161,117	153,188	0.95	588,731	654,918	1.11
Winnipeg	319,081	324,694	1.02	1,178,105	1,310,284	1.11
Toronto	1,595,004	1,578,122	0.99	5,693,554	6,104,405	1.07
Ottawa	6,559,278	4,280,866	0.65	27,850,954	26,328,231	0.95
Montréal	1,212,715	1,193,928	0.98	4,726,602	5,140,181	1.09
Saint John	75,681	111,428	1.47	304,143	366,425	1.20
Halifax	453,535	488,575	1.08	1,952,611	2,139,878	1.10
<b>CANADA</b>	<b>11,426,536</b>	<b>9,266,198</b>	<b>0.81</b>	<b>45,864,242</b>	<b>46,114,896</b>	<b>1.01</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,964,248	2,145,001	84,919	97,673	53,014	62,038
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	231,920	245,324	19,418	24,055	18,153	17,369
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,584	16,333	3,313	5,487	2,381	2,018
Halifax	3,047,152	3,241,511	114,912	269,961	122,396	204,973
Sydney	196,299	272,544	14,007	17,100	13,337	21,951
Total - 3 centres	3,259,035	3,530,388	132,232	292,548	138,114	228,942
New Brunswick - Nouveau-Brunswick:						
Fredericton	610,202	1,034,876	39,816	64,437	25,559	25,852
Moncton	321,023	356,879	30,419	37,778	31,518	31,849
Saint John	933,066	861,929	46,308	59,922	32,299	37,640
Total - 3 centres	1,864,291	2,253,684	116,543	162,137	89,376	95,341
Québec:						
Chicoutimi	324,214	319,157	20,262	24,772	10,040	11,192
Drummondville	130,795	148,817	14,823	18,016	3,761	3,364
Granby	193,486	187,807	10,964	14,960	9,647	8,596
Montréal	59,002,218	68,183,760	2,467,805	2,828,762	679,321	711,075
Québec	11,965,748	9,337,188	397,307	522,732	51,371	54,408
St-Hyacinthe	313,113	313,561	24,067	35,776	6,352	8,690
Shawinigan	70,698	88,752	8,293	10,878	3,219	3,429
Sherbrooke	332,591	457,880	34,903	42,108	18,663	18,656
Trois-Rivières	296,405	308,760	24,084	27,440	10,097	10,547
Valleyfield	97,880	114,258	10,549	12,222	4,632	4,857
Total - 10 centres	72,727,148	79,459,940	3,013,057	3,537,666	797,103	834,814
Ontario:						
Brantford	367,763	497,574	44,085	54,693	24,303	27,739
Chatham	542,747	747,584	32,276	49,584	23,459	24,560
Cornwall	182,195	317,030	30,157	39,015	13,367	14,006
Guelph	369,592	417,734	42,949	57,909	25,208	29,148
Hamilton	4,313,629	4,973,389	346,530	514,501	158,580	180,601
Kingston	292,175	339,610	67,420	99,444	44,425	53,494
Kitchener	944,016	948,236	82,217	167,583	53,133	60,518
London	3,005,763	3,261,133	177,118	323,644	108,312	111,281
Niagara Falls	238,981	302,090	38,781	51,367	19,089	20,315
Oshawa	2,221,014	2,170,775	78,838	114,462	39,167	43,542
Ottawa	5,004,086	8,724,268	368,804	548,870	265,706	318,068
Peterborough	251,801	305,480	45,614	75,104	28,908	31,662
St. Catharines	628,348	736,242	62,156	93,527	35,547	38,968
Sarnia	562,977	996,850	39,577	59,107	25,023	33,752
Sault Ste. Marie	317,538	399,096	42,376	53,655	23,566	25,248
Sudbury	321,226	388,113	59,775	104,895	34,632	37,820
Thunder Bay	529,283	524,390	72,982	114,078	42,888	51,837
Timmins	132,719	192,339	20,789	32,078	11,355	13,979
Toronto	262,282,845	351,792,025	2,874,440	3,934,471	2,038,305	1,961,061
Windsor	1,314,633	1,518,865	177,361	267,305	78,431	80,411
Total - 20 centres	283,823,331	379,552,823	4,704,245	6,755,292	3,093,404	3,158,010
Manitoba:						
Brandon	151,075	173,744	29,903	44,201	22,508	26,153
Winnipeg	13,051,176	16,615,611	389,826	619,386	276,830	360,727
Total - 2 centres	13,202,251	16,789,355	419,729	663,587	299,338	386,880
Saskatchewan:						
Moose Jaw	108,990	127,616	26,984	39,611	21,523	25,485
Prince Albert	138,193	168,622	16,963	34,883	17,244	20,695
Regina	3,497,640	3,380,785	86,040	131,871	93,866	108,465
Saskatoon	895,353	1,054,029	82,906	167,087	96,183	110,630
Total - 4 centres	4,640,176	4,731,052	212,893	373,452	228,816	265,275

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	17,409,706	24,105,887	630,862	833,093	665,173	816,289
Edmonton	12,203,222	14,815,124	430,270	679,072	450,171	531,683
Lethbridge	380,124	464,329	38,768	71,982	54,154	63,718
Medicine Hat	274,797	367,058	23,763	39,644	28,845	35,977
<b>Total - 4 centres</b>	<b>30,267,849</b>	<b>39,752,398</b>	<b>1,123,663</b>	<b>1,623,791</b>	<b>1,198,343</b>	<b>1,447,667</b>
British Columbia - Colombie-Britannique:						
Vancouver	19,748,110	31,184,066	1,083,965	1,514,521	869,138	1,039,229
Victoria	5,060,815	12,481,543	179,114	329,293	135,790	216,531
<b>Total - 2 centres</b>	<b>24,808,925</b>	<b>43,665,609</b>	<b>1,263,079</b>	<b>1,843,814</b>	<b>1,004,928</b>	<b>1,255,760</b>
<b>TOTAL - 50 CENTRES</b>	<b>436,789,174</b>	<b>572,125,574</b>	<b>11,089,778</b>	<b>15,374,015</b>	<b>6,920,589</b>	<b>7,752,096</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
<b>1980</b>						
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August - Août	394,813,860	18,492,607	256.20	10,578,720	107,360,870	1.18
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
<b>1981</b>						
January - Janvier	501,060,357	18,363,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,658,077	325.70	11,162,439	115,712,138	1.16
March - Mars	538,178,295	18,047,485	357.84	12,458,937	116,358,250	1.28
April - Avril	494,289,504	18,442,091	321.63	13,368,418	117,380,356	1.37
May - Mai	579,877,670	18,559,145	374.94	15,374,015	118,321,420	1.56

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	10,657,710(1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925	10,661,063	221,017	3,240,833	4,291,263	2,195,320	712,630
1929	19,255,760	324,976	6,694,400	7,987,367	2,956,913	1,292,104
1930	15,627,428	285,818	5,471,191	6,399,226(2)	2,449,117	1,022,076
1932	10,334,208	220,956	3,152,682	4,537,891	1,778,240(3)	644,439
1935	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950	36,469,576	953,471(5)	10,743,830	15,574,074(6)	6,083,703	3,114,498
1955	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1970	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	64,774,033
1976	951,850,227 <sup>r</sup>	19,100,745	250,373,962	481,658,092 <sup>r</sup>	124,902,719	75,814,709
1977	1,068,938,631	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612
1978	1,182,572,240	21,374,960	295,905,029	619,608,302	155,938,591	89,745,358
1979	1,483,060,907	26,322,896	286,389,743	873,276,168	189,374,898	107,697,202
1980	2,061,950,601	32,126,351	342,158,963	1,302,563,269	247,962,596	137,139,422
1981	2,622,998,178	37,015,749	392,051,652	1,665,476,802	324,223,132	204,230,843

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

<sup>r</sup> revised figures.

<sup>r</sup> nombres rectifiés.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada





Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

JUNE 1981

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

August 1981  
5-4404-509

### CHÈQUES ENCAISSÉS

JUIN 1981

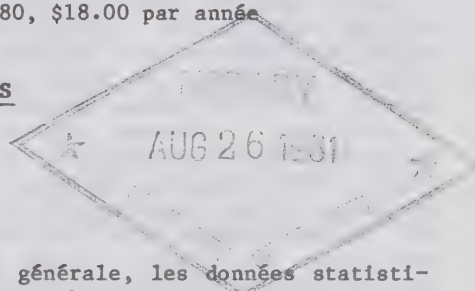
#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Août 1981  
5-4404-509





Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	June			First six months		
	Juin			Six premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	3,330,356	2,317,362	0.70	13,586,227	13,683,916	1.01
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	265,018	310,154	1.17	1,558,627	1,820,588	1.17
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	22,149	25,682	1.16	118,318	137,102	1.16
Halifax	2,902,939	3,639,162	1.25	17,906,263	20,254,085	1.13
Sydney	407,858	402,210	0.99	1,902,732	2,083,005	1.09
<b>Total - 3 centres</b>	<b>3,332,946</b>	<b>4,067,054</b>	<b>1.22</b>	<b>19,927,313</b>	<b>22,474,192</b>	<b>1.13</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	630,434	884,433	1.40	4,163,481	5,124,258	1.23
Moncton	377,619	463,538	1.23	2,134,896	2,533,891	1.19
Saint John	1,046,467	1,460,665	1.40	6,156,346	8,424,584	1.37
<b>Total - 3 centres</b>	<b>2,054,520</b>	<b>2,808,636</b>	<b>1.37</b>	<b>12,454,723</b>	<b>16,082,733</b>	<b>1.29</b>
Québec:						
Chicoutimi	372,342	378,430	1.02	2,159,406	2,156,120	1.00
Drummondville	146,121	176,372	1.21	839,079	994,371	1.19
Granby	186,669	221,695	1.19	1,133,053	1,240,871	1.10
Montréal	60,872,644	70,910,665	1.16	350,224,438	406,854,178	1.16
Québec	12,200,040	10,962,018	0.90	62,891,318	64,698,917	1.03
St-Hyacinthe	364,639	322,983	0.89	2,017,397	2,059,385	1.02
Shawinigan	84,065	106,511	1.27	467,648	538,460	1.15
Sherbrooke	442,075	542,593	1.23	2,557,966	2,913,833	1.14
Trois-Rivières	309,182	375,216	1.21	1,920,091	2,039,363	1.06
Valleyfield	111,220	138,291	1.24	613,100	736,374	1.20
<b>Total - 10 centres</b>	<b>75,088,997</b>	<b>84,134,774</b>	<b>1.12</b>	<b>424,823,496</b>	<b>484,231,872</b>	<b>1.14</b>
Ontario:						
Brantford	450,142	617,259	1.37	2,567,409	3,240,354	1.26
Chatham	1,077,715	907,419	0.84	6,303,215	6,917,074	1.10
Cornwall	216,507	316,223	1.46	1,238,760	1,672,655	1.35
Guelph	455,546	559,300	1.23	2,548,603	2,938,080	1.15
Hamilton	4,622,034	6,079,718	1.32	28,441,125	32,971,193	1.16
Kingston	354,789	545,422	1.54	2,108,552	2,486,761	1.18
Kitchener	1,185,472	1,318,941	1.11	6,396,788	6,735,957	1.05
London	3,870,735	4,125,363	1.07	19,085,671	20,433,647	1.07
Niagara Falls	296,955	382,074	1.29	1,712,971	2,094,718	1.22
Oshawa	2,366,997	2,639,301	1.12	12,871,750	12,396,452	0.96
Ottawa	6,030,528	8,420,962	1.40	33,460,327	49,234,183	1.47
Peterborough	302,873	432,959	1.43	1,757,948	2,102,519	1.20
St. Catharines	681,694	857,352	1.26	4,292,083	4,690,722	1.09
Sarnia	837,076	1,033,616	1.23	4,417,740	5,988,087	1.36
Sault Ste. Marie	360,768	487,824	1.35	2,210,368	2,521,506	1.14
Sudbury	398,213	529,623	1.33	2,261,929	2,735,751	1.21
Thunder Bay	527,898	871,206	1.65	3,502,140	4,254,748	1.21
Timmins	154,620	236,057	1.53	927,636	1,259,221	1.36
Toronto	249,209,911	323,168,266	1.30	1,450,167,610	1,863,736,056	1.29
Windsor	1,791,583	2,168,450	1.21	9,540,963	11,281,870	1.18
<b>Total - 20 centres</b>	<b>275,192,056</b>	<b>355,697,335</b>	<b>1.29</b>	<b>1,595,813,588</b>	<b>2,039,691,554</b>	<b>1.28</b>
Manitoba:						
Brandon	174,101	264,324	1.52	1,172,277	1,360,989	1.16
Winnipeg	13,106,794	13,251,067	1.01	74,969,738	95,585,585	1.27
<b>Total - 2 centres</b>	<b>13,280,895</b>	<b>13,515,391</b>	<b>1.02</b>	<b>76,142,015</b>	<b>96,946,574</b>	<b>1.27</b>
Saskatchewan:						
Moose Jaw	137,098	199,293	1.45	846,315	1,130,172	1.34
Prince Albert	158,478	221,211	1.40	972,071	1,225,855	1.26
Regina	3,951,192	4,002,780	1.01	19,433,904	22,330,226	1.15
Saskatoon	1,361,291	1,529,959	1.12	7,374,704	8,050,214	1.09
<b>Total - 4 centres</b>	<b>5,608,059</b>	<b>5,953,243</b>	<b>1.06</b>	<b>28,626,994</b>	<b>32,736,467</b>	<b>1.14</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	June			First six months		
	Juin			Six premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	17,339,414	29,673,078	1.71	110,521,726	158,466,466	1.43
Edmonton	13,412,395	18,196,428	1.36	78,615,351	98,760,590	1.26
Lethbridge	430,564	632,769	1.47	2,540,589	3,257,319	1.28
Medicine Hat	300,926	386,518	1.28	1,888,174	2,413,143	1.28
<b>Total - 4 centres</b>	<b>31,483,299</b>	<b>48,888,793</b>	<b>1.55</b>	<b>193,565,840</b>	<b>262,897,518</b>	<b>1.36</b>
British Columbia - Colombie-Britannique:						
Vancouver	22,140,949	35,291,531	1.59	130,825,427	190,230,244	1.45
Victoria	6,238,629	12,107,639	1.94	34,693,573	61,399,769	1.77
<b>Total - 2 centres</b>	<b>28,379,578</b>	<b>47,399,170</b>	<b>1.67</b>	<b>165,519,000</b>	<b>251,630,013</b>	<b>1.52</b>
<b>TOTAL - 50 CENTRES</b>	<b>438,015,724</b>	<b>565,091,912</b>	<b>1.29</b>	<b>2,532,017,823</b>	<b>3,222,195,427</b>	<b>1.27</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	June			First six months		
	Juin			Six premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	468,084	631,836	1.35	2,539,463	2,928,988	1.15
Calgary	357,895	485,004	1.36	1,856,058	2,258,426	1.22
Regina	123,927	170,521	1.38	712,658	825,439	1.16
Winnipeg	289,954	352,268	1.21	1,468,059	1,662,552	1.13
Toronto	1,357,439	1,704,673	1.26	7,050,993	7,809,078	1.11
Ottawa	5,371,366	3,887,982	0.72	33,222,320	30,216,213	0.91
Montréal	886,034	1,122,554	1.27	5,612,636	6,262,735	1.12
Saint John	54,950	75,140	1.37	359,093	441,565	1.23
Halifax	324,507	423,652	1.31	2,277,118	2,563,530	1.13
<b>CANADA</b>	<b>9,234,156</b>	<b>8,853,630</b>	<b>0.96</b>	<b>55,098,398</b>	<b>54,968,526</b>	<b>1.00</b>

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
thousands of dollars - milliers de dollars						
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	3,215,936	2,120,589	65,218	134,356	49,202	62,417
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown	230,851	268,772	17,527	22,865	16,640	18,517
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay	16,638	17,268	3,279	5,540	2,232	2,874
Halifax	2,697,126	3,358,800	90,335	150,107	115,478	130,255
Sydney	383,423	366,212	11,458	17,211	12,977	18,787
<b>Total - 3 centres</b>	<b>3,097,187</b>	<b>3,742,280</b>	<b>105,072</b>	<b>172,858</b>	<b>130,687</b>	<b>151,916</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	574,905	790,680	31,033	55,743	24,496	38,010
Moncton	321,577	393,526	25,863	38,613	30,179	31,399
Saint John	974,460	1,359,851	40,581	64,492	31,426	36,322
<b>Total - 3 centres</b>	<b>1,870,942</b>	<b>2,544,057</b>	<b>97,477</b>	<b>158,848</b>	<b>86,101</b>	<b>105,731</b>
<b>Québec:</b>						
Chicoutimi	341,661	340,006	20,983	26,561	9,698	11,863
Drummondville	127,564	155,082	14,814	17,770	3,743	3,520
Granby	169,360	198,787	10,801	15,425	6,508	7,483
Montréal	58,227,843	67,103,369	1,995,398	3,069,395	649,403	737,901
Québec	11,787,780	10,299,158	363,495	608,824	48,765	54,036
St-Hyacinthe	337,377	283,579	20,376	31,173	6,886	8,231
Shawinigan	72,940	91,047	8,139	12,004	2,986	3,460
Sherbrooke	393,207	481,754	31,681	41,571	17,187	19,268
Trois-Rivières	277,717	336,269	22,339	29,589	9,126	9,358
Valleyfield	96,206	120,731	10,573	13,369	4,441	4,191
<b>Total - 10 centres</b>	<b>71,831,655</b>	<b>79,409,782</b>	<b>2,498,599</b>	<b>3,865,681</b>	<b>758,743</b>	<b>859,311</b>
<b>Ontario:</b>						
Brantford	388,226	537,539	38,720	52,839	23,196	26,881
Chatham	1,028,060	843,105	27,997	39,340	21,658	24,974
Cornwall	183,007	262,288	21,232	40,464	12,268	13,471
Guelph	397,095	468,143	35,210	60,460	23,241	30,697
Hamilton	4,215,155	5,430,520	264,305	480,757	142,574	168,441
Kingston	257,031	402,402	59,021	95,113	38,737	47,907
Kitchener	1,054,943	1,070,821	79,284	189,258	51,245	58,862
London	3,587,075	3,640,673	186,456	367,463	97,204	117,227
Niagara Falls	248,370	314,568	31,839	48,031	16,746	19,475
Oshawa	2,269,698	2,488,212	63,389	106,926	33,910	44,163
Ottawa	5,430,152	7,543,082	318,457	533,234	281,919	344,646
Peterborough	239,196	324,615	37,299	74,238	26,378	34,106
St. Catharines	597,710	727,301	51,686	88,166	32,298	41,885
Sarnia	759,034	922,936	43,554	74,342	34,488	36,338
Sault Ste. Marie	301,109	409,442	36,536	51,549	23,123	26,833
Sudbury	312,447	408,064	50,203	82,322	35,563	39,237
Thunder Bay	425,466	705,454	59,407	113,368	43,025	52,384
Timmins	124,697	193,031	18,503	29,258	11,420	13,768
Toronto	244,895,283	317,399,628	2,668,006	3,834,811	1,646,622	1,933,827
Windsor	1,560,340	1,852,357	158,637	235,844	72,606	80,249
<b>Total - 20 centres</b>	<b>268,274,094</b>	<b>345,944,181</b>	<b>4,249,741</b>	<b>6,597,783</b>	<b>2,668,221</b>	<b>3,155,371</b>
<b>Manitoba:</b>						
Brandon	135,682	200,322	18,333	38,818	20,086	25,184
Winnipeg	12,467,901	12,296,569	370,277	617,567	268,616	336,931
<b>Total - 2 centres</b>	<b>12,603,583</b>	<b>12,496,891</b>	<b>388,610</b>	<b>656,385</b>	<b>288,702</b>	<b>362,115</b>
<b>Saskatchewan:</b>						
Moose Jaw	100,466	138,183	17,919	37,835	18,713	23,275
Prince Albert	130,621	161,677	11,847	40,185	16,010	19,349
Regina	3,799,880	3,753,525	66,645	134,480	84,667	114,775
Saskatoon	1,212,095	1,255,473	65,414	159,818	83,782	114,668
<b>Total - 4 centres</b>	<b>5,243,062</b>	<b>5,308,858</b>	<b>161,825</b>	<b>372,318</b>	<b>203,172</b>	<b>272,067</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	16,258,398	27,932,358	488,866	817,156	592,150	923,564
Edmonton	12,515,336	16,982,750	450,083	648,394	446,976	565,284
Lethbridge	351,358	502,624	28,989	63,581	50,217	66,564
Medicine Hat	255,854	318,756	19,045	33,226	26,027	34,536
Total - 4 centres	29,380,946	45,736,488	986,983	1,562,357	1,115,370	1,589,948
British Columbia - Colombie-Britannique:						
Vancouver	20,123,263	32,562,530	1,201,955	1,587,746	815,731	1,141,255
Victoria	5,953,290	11,620,358	157,183	304,270	128,156	183,011
Total - 2 centres	26,076,553	44,182,888	1,359,138	1,892,016	943,887	1,324,266
TOTAL - 50 CENTRES	421,824,809	541,754,786	9,930,190	15,435,467	6,260,725	7,901,659

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
<b>1980</b>						
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August - Août	394,813,860	18,492,607	256.20	10,578,720	107,360,870	1.18
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
<b>1981</b>						
January - Janvier	501,060,357	18,363,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,658,077	325.70	11,162,439	115,712,138	1.16
March - Mars	538,178,295	18,047,485	357.84	12,458,937	116,358,250	1.28
April - Avril	494,289,504	18,442,091	321.63	13,368,418	117,380,356	1.37
May - Mai	579,877,670	18,559,145	374.94	15,374,015	118,321,420	1.56
June - Juin	549,656,445	19,159,381	344.26	15,435,467	121,688,596	1.52

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925	12,812,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1932	12,536,993	264,529	3,846,040	5,482,129	2,175,722(3)	768,573
1935	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1955	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,866
1965	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1970	376,759,465	9,498,169	96,581,182	192,001,590(7)	51,212,613	27,465,911
1971	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976	1,163,515,599	22,942,323	307,304,793	587,857,166	152,632,649	92,778,668
1977	1,297,068,281	25,421,442	344,852,120	651,237,893	172,930,996	102,625,830
1978	1,450,941,886	26,300,920	355,290,746	772,240,382	188,418,926	108,690,912
1979	1,807,894,268	32,185,186	346,212,472	1,062,420,641	231,676,143	135,399,826
1980	2,493,157,564	39,783,732	415,673,722	1,573,846,261	298,334,849	165,519,000
1981	3,179,991,750	44,896,476	474,466,928	2,016,417,774	392,580,559	251,630,013

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

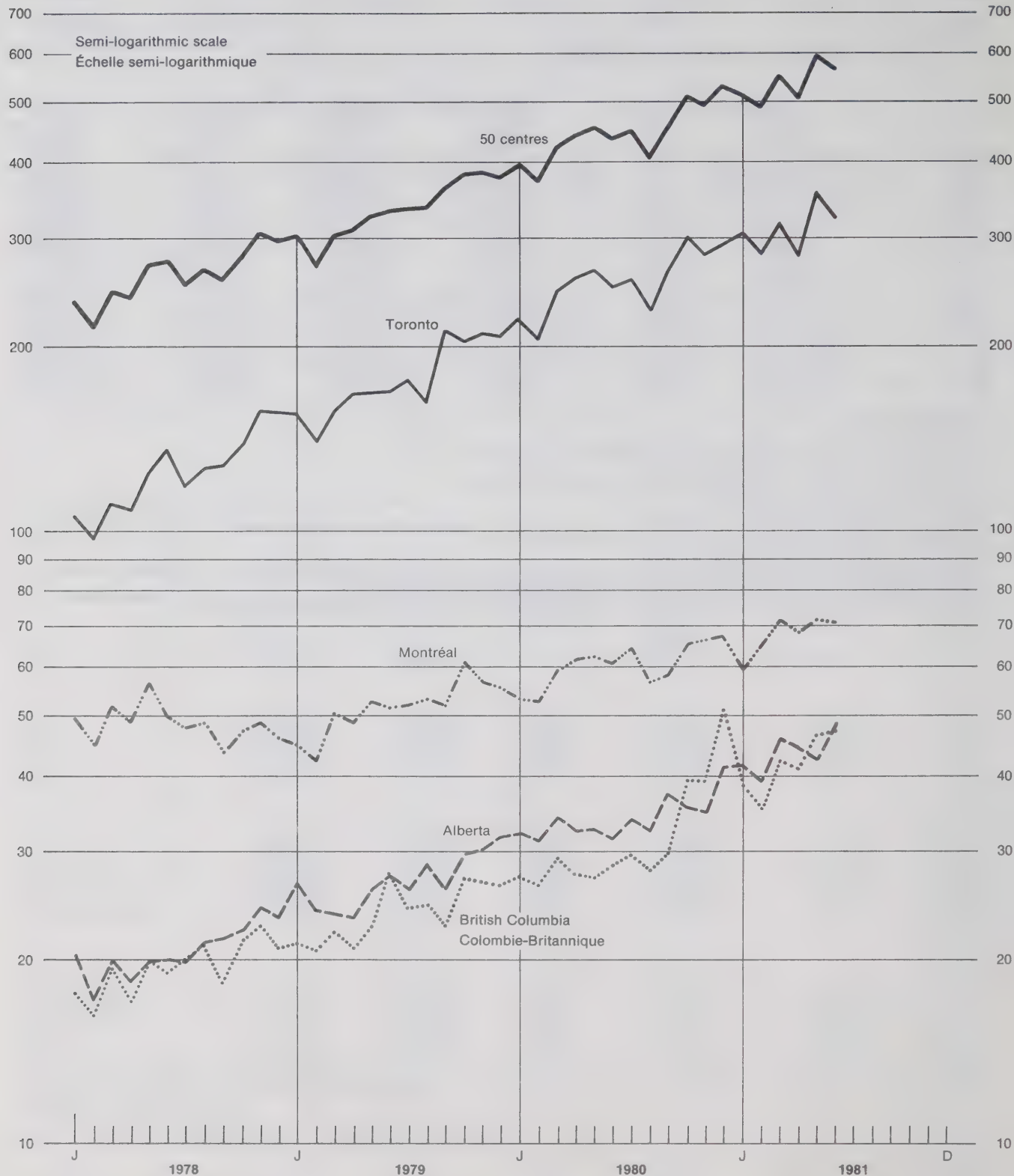
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

### Valeur des chèques encaissés au Canada

\$ Billions  
\$ Millions





Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

JULY 1981

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

September 1981  
5-4404-509

### CHÈQUES ENCAISSÉS

JUILLET 1981

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Septembre 1981  
5-4404-509



Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	July			First seven months		
	Juillet			Sept premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,701,657	2,216,444	1.30	15,287,884	15,900,360	1.04
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	319,007	371,896	1.17	1,877,634	2,192,484	1.17
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	25,162	23,230	0.92	143,480	160,332	1.12
Halifax	3,469,399	3,923,974	1.13	21,375,662	24,178,059	1.13
Sydney	437,475	405,100	0.93	2,340,207	2,488,105	1.06
<b>Total - 3 centres</b>	<b>3,932,036</b>	<b>4,352,304</b>	<b>1.11</b>	<b>23,859,349</b>	<b>26,826,496</b>	<b>1.12</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	861,240	1,030,384	1.20	5,024,721	6,154,642	1.22
Moncton	403,239	493,462	1.22	2,538,135	3,027,353	1.19
Saint John	913,400	1,444,690	1.58	7,069,746	9,869,274	1.40
<b>Total - 3 centres</b>	<b>2,177,879</b>	<b>2,968,536</b>	<b>1.36</b>	<b>14,632,602</b>	<b>19,051,269</b>	<b>1.30</b>
Québec:						
Chicoutimi	379,917	520,614	1.37	2,539,323	2,676,734	1.05
Drummondville	154,258	199,368	1.29	993,337	1,193,739	1.20
Granby	195,937	242,752	1.24	1,328,990	1,483,623	1.12
Montréal	64,190,749	88,233,409	1.37	414,415,187	495,087,587	1.19
Québec	10,297,562	12,420,621	1.21	73,188,880	77,119,538	1.05
St-Hyacinthe	381,836	426,549	1.12	2,399,233	2,485,934	1.04
Shawinigan	79,025	132,476	1.68	546,673	670,936	1.23
Sherbrooke	451,846	510,060	1.13	3,009,812	3,423,893	1.14
Trois-Rivières	297,770	513,542	1.72	2,217,861	2,552,905	1.15
Valleyfield	112,903	148,018	1.31	726,003	884,392	1.22
<b>Total - 10 centres</b>	<b>76,541,803</b>	<b>103,347,409</b>	<b>1.35</b>	<b>501,365,299</b>	<b>587,579,281</b>	<b>1.17</b>
Ontario:						
Brantford	443,441	580,504	1.31	3,010,850	3,820,858	1.27
Chatham	1,085,515	1,039,051	0.96	7,388,730	7,956,125	1.08
Cornwall	234,470	328,424	1.40	1,473,230	2,001,079	1.36
Guelph	444,868	554,579	1.25	2,993,471	3,492,659	1.17
Hamilton	5,348,342	7,697,657	1.44	33,789,467	40,668,850	1.20
Kingston	409,677	551,994	1.35	2,518,229	3,038,755	1.21
Kitchener	1,072,879	1,140,733	1.06	7,469,667	7,876,690	1.05
London	3,443,807	4,177,076	1.21	22,529,478	24,610,723	1.09
Niagara Falls	346,259	380,734	1.10	2,059,230	2,475,452	1.20
Oshawa	1,989,894	1,728,228	0.87	14,861,644	14,124,680	0.95
Ottawa	7,084,277	9,319,408	1.32	40,544,604	58,553,591	1.44
Peterborough	317,718	376,297	1.18	2,075,666	2,478,816	1.19
St. Catharines	792,684	849,642	1.07	5,084,767	5,540,364	1.09
Sarnia	777,027	1,166,316	1.50	5,194,767	7,154,403	1.38
Sault Ste. Marie	343,690	497,685	1.45	2,554,058	3,019,191	1.18
Sudbury	465,144	487,977	1.05	2,727,073	3,223,728	1.18
Thunder Bay	659,427	694,673	1.05	4,161,567	4,949,421	1.19
Timmins	178,392	232,430	1.30	1,106,028	1,491,651	1.35
Toronto	255,798,991	351,874,371	1.38	1,705,966,601	2,215,610,427	1.30
Windsor	1,762,641	1,895,009	1.08	11,303,604	13,176,879	1.17
<b>Total - 20 centres</b>	<b>282,999,143</b>	<b>385,572,788</b>	<b>1.36</b>	<b>1,878,812,731</b>	<b>2,425,264,342</b>	<b>1.29</b>
Manitoba:						
Brandon	181,363	252,639	1.39	1,353,640	1,613,628	1.19
Winnipeg	12,831,301	17,288,688	1.35	87,801,039	112,874,273	1.29
<b>Total - 2 centres</b>	<b>13,012,664</b>	<b>17,541,327</b>	<b>1.35</b>	<b>89,154,679</b>	<b>114,487,901</b>	<b>1.28</b>
Saskatchewan:						
Moose Jaw	157,890	174,138	1.10	1,004,205	1,304,310	1.30
Prince Albert	188,550	262,550	1.39	1,160,621	1,488,405	1.28
Regina	3,337,792	3,959,191	1.19	22,771,696	26,289,417	1.15
Saskatoon	1,217,174	1,628,078	1.34	8,591,878	9,678,292	1.13
<b>Total - 4 centres</b>	<b>4,901,406</b>	<b>6,023,957</b>	<b>1.23</b>	<b>33,528,400</b>	<b>38,760,424</b>	<b>1.16</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	July			First seven months		
	Juillet			Sept premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	19,245,637	28,039,164	1.46	129,767,363	186,505,630	1.44
Edmonton	13,884,950	17,651,055	1.27	92,500,301	116,411,645	1.26
Lethbridge	440,522	537,886	1.22	2,981,111	3,795,205	1.27
Medicine Hat	304,830	290,750	0.95	2,193,004	2,703,893	1.23
<b>Total - 4 centres</b>	<b>33,875,939</b>	<b>46,518,855</b>	<b>1.37</b>	<b>227,441,779</b>	<b>309,416,373</b>	<b>1.36</b>
British Columbia - Colombie-Britannique:						
Vancouver	24,060,427	35,451,939	1.47	154,885,854	225,682,183	1.46
Victoria	5,585,033	12,637,430	2.26	40,278,606	74,037,199	1.84
<b>Total - 2 centres</b>	<b>29,645,460</b>	<b>48,089,369</b>	<b>1.62</b>	<b>195,164,460</b>	<b>299,719,382</b>	<b>1.54</b>
<b>TOTAL - 50 CENTRES</b>	<b>449,106,994</b>	<b>617,002,885</b>	<b>1.37</b>	<b>2,981,124,817</b>	<b>3,839,198,312</b>	<b>1.29</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	July			First seven months		
	Juillet			Sept premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	443,180	365,461	0.82	2,982,643	3,294,449	1.10
Calgary	333,334	271,526	0.81	2,189,392	2,529,952	1.16
Regina	118,864	109,922	0.92	831,522	935,361	1.12
Winnipeg	240,148	220,945	0.92	1,708,207	1,883,497	1.10
Toronto	1,024,510	889,343	0.87	8,075,503	8,698,421	1.08
Ottawa	4,200,310	4,035,732	0.96	37,422,630	34,251,945	0.92
Montréal	998,116	865,427	0.87	6,610,752	7,128,162	1.08
Saint John	44,868	49,678	1.11	403,961	491,243	1.22
Halifax	334,110	334,124	1.00	2,611,228	2,897,654	1.11
<b>CANADA</b>	<b>7,737,440</b>	<b>7,142,158</b>	<b>0.92</b>	<b>62,835,838</b>	<b>62,110,684</b>	<b>0.99</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,544,287	2,038,902	96,416	115,784	60,954	61,758
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	281,929	332,907	18,184	22,007	18,894	16,982
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	18,350	15,754	4,060	4,765	2,752	2,711
Halifax	3,257,206	3,670,164	102,125	133,725	110,068	120,085
Sydney	409,881	373,031	13,401	15,947	14,193	16,122
Total - 3 centres	3,685,437	4,058,949	119,586	154,437	127,013	138,918
New Brunswick - Nouveau-Brunswick:						
Fredericton	804,664	963,350	31,332	41,270	25,244	25,764
Moncton	342,496	430,191	29,245	32,952	31,498	30,319
Saint John	840,806	1,368,391	40,286	45,587	32,308	30,712
Total - 3 centres	1,987,966	2,761,932	100,863	119,809	89,050	86,795
Québec:						
Chicoutimi	348,491	470,468	21,084	33,448	10,342	16,698
Drummondville	137,853	175,427	13,021	19,572	3,384	4,369
Granby	178,366	214,107	10,425	17,285	7,146	11,360
Montréal	61,477,120	84,325,098	2,056,325	2,969,210	657,304	939,101
Québec	9,885,493	11,718,057	364,233	640,579	47,836	61,985
St-Hyacinthe	356,343	381,337	20,180	33,416	5,313	11,796
Shawinigan	67,406	113,187	8,615	14,635	3,004	4,654
Sherbrooke	403,265	445,062	31,316	45,505	17,265	19,493
Trois-Rivières	266,555	464,884	22,026	35,156	9,189	13,502
Valleyfield	99,071	129,094	9,553	14,159	4,279	4,765
Total - 10 centres	73,219,963	98,436,721	2,556,778	3,822,965	765,062	1,087,723
Ontario:						
Brantford	373,779	505,440	45,744	52,423	23,918	22,641
Chatham	1,036,160	970,422	29,102	37,167	20,253	31,462
Cornwall	198,704	275,991	22,915	36,696	12,851	15,737
Guelph	379,139	464,510	41,018	63,779	24,711	26,290
Hamilton	4,916,509	7,038,584	282,544	426,164	149,289	232,909
Kingston	304,141	413,551	62,226	93,065	43,310	45,378
Kitchener	935,539	943,123	84,804	141,077	52,536	56,533
London	3,158,388	3,745,426	182,940	324,114	102,479	107,536
Niagara Falls	295,973	316,242	32,829	46,770	17,457	17,722
Oshawa	1,881,154	1,579,575	71,686	100,118	37,054	48,535
Ottawa	6,441,127	8,287,700	378,428	593,555	264,722	438,153
Peterborough	249,910	290,256	39,412	56,555	28,396	29,486
St. Catharines	700,920	732,553	56,412	80,328	35,352	36,761
Sarnia	712,586	1,045,778	36,660	79,682	27,781	40,856
Sault Ste. Marie	282,164	425,523	36,053	47,085	25,473	25,077
Sudbury	370,946	369,277	58,179	82,278	36,019	36,422
Thunder Bay	546,005	541,556	67,417	105,123	46,005	47,994
Timmins	145,688	189,898	20,313	28,818	12,391	13,714
Toronto	251,317,057	346,411,540	2,988,982	3,727,655	1,492,952	1,735,176
Windsor	1,507,021	1,619,739	154,523	206,099	101,097	69,171
Total - 20 centres	275,752,910	376,166,684	4,692,187	6,328,551	2,554,046	3,077,553
Manitoba:						
Brandon	140,749	193,712	21,316	35,696	19,298	23,231
Winnipeg	12,193,979	16,415,786	368,860	551,008	268,462	321,894
Total - 2 centres	12,334,728	16,609,498	390,176	586,704	287,760	345,125
Saskatchewan:						
Moose Jaw	118,270	120,148	20,225	34,027	19,395	19,963
Prince Albert	155,815	213,024	13,013	30,644	19,722	18,882
Regina	3,170,174	3,670,400	77,130	166,402	90,488	122,369
Saskatoon	1,047,001	1,367,838	79,889	160,719	90,284	99,521
Total - 4 centres	4,491,260	5,371,410	190,257	391,792	219,889	260,755

TABLE 3. Cheques Cashied by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	17,821,477	26,366,590	741,208	813,497	682,952	859,077
Edmonton	12,942,602	16,393,893	475,816	756,107	466,532	501,055
Lethbridge	357,239	428,895	32,471	53,210	50,812	55,781
Medicine Hat	257,290	224,703	20,317	37,073	27,223	28,974
<b>Total - 4 centres</b>	<b>31,378,608</b>	<b>43,414,081</b>	<b>1,269,812</b>	<b>1,659,887</b>	<b>1,227,519</b>	<b>1,444,887</b>
British Columbia - Colombie-Britannique:						
Vancouver	22,238,273	32,895,275	984,328	1,491,882	837,826	1,064,782
Victoria	5,253,102	12,201,844	183,470	269,111	148,461	166,475
<b>Total - 2 centres</b>	<b>27,491,375</b>	<b>45,097,119</b>	<b>1,167,798</b>	<b>1,760,993</b>	<b>986,287</b>	<b>1,231,257</b>
<b>TOTAL - 50 CENTRES</b>	<b>432,168,463</b>	<b>594,288,203</b>	<b>10,602,057</b>	<b>14,962,929</b>	<b>6,336,474</b>	<b>7,751,753</b>

TABLE 4. Cheques Cashied Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
<b>1980</b>						
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18
August - Août	394,813,860	18,492,607	256.20	10,578,720	107,360,870	1.18
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
<b>1981</b>						
January - Janvier	501,060,357	18,363,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,658,077	325.70	11,162,439	115,712,138	1.16
March - Mars	538,178,295	18,047,485	357.84	12,458,937	116,358,250	1.28
April - Avril	494,289,504	18,442,091	321.63	13,368,418	117,380,356	1.37
May - Mai	579,877,670	18,559,145	374.94	15,374,015	118,321,420	1.56
June - Juin	549,656,445	19,159,381	344.26	15,435,467	121,688,596	1.52
July - Juillet	602,039,956	19,633,674	367.96	14,962,929	125,398,344	1.43

(1) Includes cheques cashied against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1970	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975	1,180,858,009	21,625,699	304,107,674	615,349,319	146,715,650	93,059,667
1976	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071
1978	1,696,408,597	30,609,874	411,676,782	905,310,009	220,071,314	128,740,618
1979	2,136,322,042	38,738,541	408,635,862	1,257,023,406	272,389,637	159,534,596
1980	2,935,405,828	46,271,427	490,613,879	1,853,231,204	350,124,858	195,164,460
1981	3,789,259,685	52,975,046	575,631,018	2,398,269,541	462,664,698	299,719,382

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

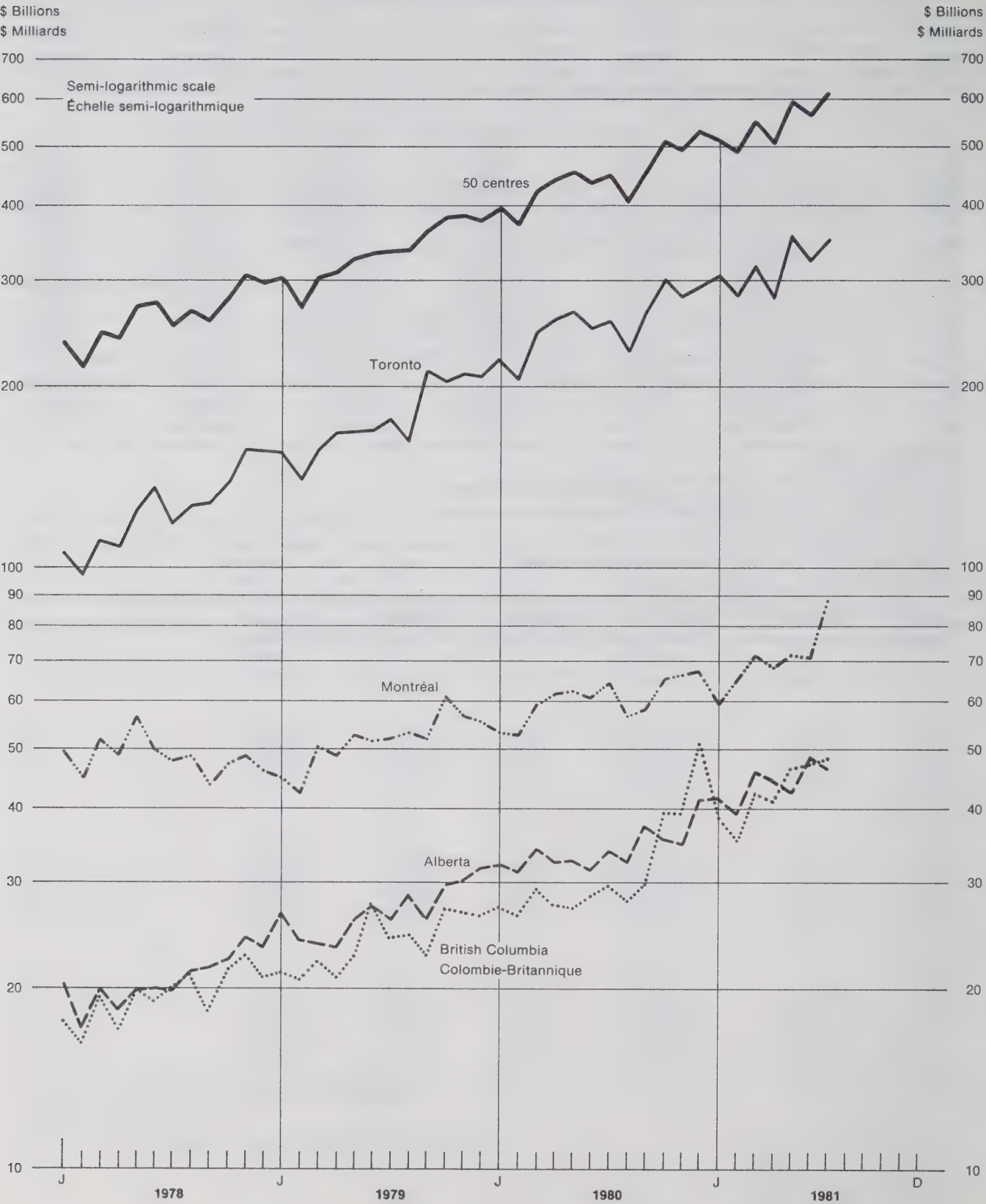
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada





Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

AUGUST 1981

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

October 1981  
5-4404-509

### CHÈQUES ENCAISSÉS

AOÛT 1981

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Octobre 1981  
5-4404-509



Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLERAU 1. Chèques tirés sur les comptes individuels

	Auqust Août			First eight months Huit premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,271,378	2,109,319	1.66	16,559,262	18,009,679	1.09
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	286,270	353,974	1.24	2,163,904	2,546,458	1.18
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	21,013	24,461	1.16	164,493	184,793	1.12
Halifax	3,018,475	4,326,738	1.43	24,394,137	28,504,797	1.17
Sydney	473,583	372,725	0.79	2,813,790	2,860,830	1.02
<b>Total - 3 centres</b>	<b>3,513,071</b>	<b>4,723,924</b>	<b>1.34</b>	<b>27,372,420</b>	<b>31,550,420</b>	<b>1.15</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	788,714	911,927	1.16	5,813,435	7,066,569	1.22
Moncton	348,856	436,616	1.25	2,886,991	3,463,969	1.20
Saint John	1,011,360	1,606,434	1.59	8,081,106	11,475,708	1.42
<b>Total - 3 centres</b>	<b>2,148,930</b>	<b>2,954,977</b>	<b>1.38</b>	<b>16,781,532</b>	<b>22,006,246</b>	<b>1.31</b>
Québec:						
Chicoutimi	371,565	358,495	0.96	2,910,888	3,035,229	1.04
Drummondville	157,430	173,025	1.10	1,150,767	1,366,764	1.19
Granby	186,422	208,765	1.12	1,515,412	1,692,388	1.12
Montréal	56,785,142	67,982,961	1.20	471,200,329	563,070,548	1.19
Québec	9,981,005	10,316,757	1.03	83,169,885	87,436,295	1.05
St-Hyacinthe	347,367	403,015	1.16	2,746,600	2,888,949	1.05
Shawinigan	77,878	85,311	1.10	624,551	756,247	1.21
Sherbrooke	443,173	470,982	1.06	3,452,985	3,894,875	1.13
Trois-Rivières	273,752	404,426	1.48	2,491,613	2,957,331	1.19
Valleyfield	102,966	129,248	1.26	828,969	1,013,640	1.22
<b>Total - 10 centres</b>	<b>68,726,700</b>	<b>80,532,985</b>	<b>1.17</b>	<b>570,091,999</b>	<b>668,112,266</b>	<b>1.17</b>
Ontario:						
Brantford	386,190	636,337	1.65	3,397,040	4,457,195	1.31
Chatham	1,132,554	1,287,970	1.14	8,521,284	9,244,095	1.08
Cornwall	207,654	244,409	1.18	1,680,884	2,245,488	1.34
Guelph	432,876	531,184	1.23	3,426,347	4,023,843	1.17
Hamilton	4,628,567	7,710,290	1.67	38,418,034	48,379,140	1.26
Kingston	392,340	503,377	1.28	2,910,569	3,542,132	1.22
Kitchener	1,028,100	1,034,398	1.01	8,497,767	8,911,088	1.05
London	2,794,375	4,016,713	1.44	25,323,853	28,627,436	1.13
Niagara Falls	359,073	408,395	1.14	2,418,303	2,883,847	1.19
Oshawa	1,777,182	2,195,032	1.24	16,638,826	16,319,712	0.98
Ottawa	6,138,088	7,739,970	1.26	46,682,692	66,293,561	1.42
Peterborough	270,846	386,619	1.43	2,346,512	2,865,435	1.22
St. Catharines	716,443	898,723	1.25	5,801,210	6,439,087	1.11
Sarnia	727,707	1,348,092	1.85	5,922,474	8,502,495	1.44
Sault Ste. Marie	302,378	586,433	1.94	2,856,436	3,605,624	1.26
Sudbury	408,711	470,614	1.15	3,135,784	3,694,342	1.18
Thunder Bay	481,679	808,295	1.68	4,643,246	5,757,716	1.24
Timmins	153,289	221,997	1.45	1,259,317	1,713,648	1.36
Toronto	229,164,380	352,379,043	1.54	1,935,130,981	2,567,989,470	1.33
Windsor	1,616,865	1,992,906	1.23	12,920,469	15,169,785	1.17
<b>Total - 20 centres</b>	<b>253,119,297</b>	<b>385,400,797</b>	<b>1.52</b>	<b>2,131,932,028</b>	<b>2,810,665,139</b>	<b>1.32</b>
Manitoba:						
Brandon	176,798	233,074	1.32	1,530,438	1,846,702	1.21
Winnipeg	11,495,950	11,411,837	0.99	99,296,989	124,286,110	1.25
<b>Total - 2 centres</b>	<b>11,672,748</b>	<b>11,644,911</b>	<b>1.00</b>	<b>100,827,427</b>	<b>126,132,812</b>	<b>1.25</b>
Saskatchewan:						
Moose Jaw	151,407	185,777	1.23	1,155,612	1,490,087	1.29
Prince Albert	165,464	195,835	1.18	1,326,085	1,684,240	1.27
Regina	3,170,685	3,494,220	1.10	25,942,381	29,783,637	1.15
Saskatoon	1,143,114	1,477,342	1.29	9,734,992	11,155,634	1.15
<b>Total - 4 centres</b>	<b>4,630,670</b>	<b>5,353,174</b>	<b>1.16</b>	<b>38,159,070</b>	<b>44,113,598</b>	<b>1.16</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	August			First eight months		
	Août			Huit premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	19,686,248	26,523,008	1.35	149,453,611	213,028,638	1.43
Edmonton	11,677,921	15,795,641	1.35	104,178,222	132,207,286	1.27
Lethbridge	418,671	513,522	1.23	3,399,782	4,308,727	1.27
Medicine Hat	298,813	286,014	0.96	2,491,817	2,989,907	1.20
<b>Total - 4 centres</b>	<b>32,081,653</b>	<b>43,118,185</b>	<b>1.34</b>	<b>259,523,432</b>	<b>352,534,558</b>	<b>1.36</b>
British Columbia - Colombie-Britannique:						
Vancouver	21,702,203	35,038,283	1.61	176,588,057	260,720,466	1.48
Victoria	6,239,660	10,933,680	1.75	46,518,266	84,970,879	1.83
<b>Total - 2 centres</b>	<b>27,941,863</b>	<b>45,971,963</b>	<b>1.65</b>	<b>223,106,323</b>	<b>345,691,345</b>	<b>1.55</b>
<b>TOTAL - 50 CENTRES</b>	<b>405,392,580</b>	<b>582,164,209</b>	<b>1.44</b>	<b>3,386,517,397</b>	<b>4,421,362,521</b>	<b>1.31</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	August			First eight months		
	Août			Huit premiers mois		
	1980	1981	<u>1981</u> <u>1980</u>	1980	1981	<u>1981</u> <u>1980</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	363,924	455,865	1.25	3,346,567	3,750,314	1.12
Calgary	256,587	365,942	1.43	2,445,979	2,895,894	1.18
Regina	92,051	126,666	1.38	923,573	1,062,027	1.15
Winnipeg	197,768	251,935	1.27	1,905,975	2,135,432	1.12
Toronto	954,463	1,352,016	1.42	9,029,966	10,050,437	1.11
Ottawa	3,705,625	4,676,659	1.26	41,128,255	38,928,604	0.95
Montréal	862,484	999,026	1.16	7,473,236	8,127,188	1.09
Saint John	46,523	62,554	1.34	450,484	553,797	1.23
Halifax	303,335	378,909	1.25	2,914,563	3,276,563	1.12
<b>CANADA</b>	<b>6,782,760</b>	<b>8,669,572</b>	<b>1.28</b>	<b>69,618,598</b>	<b>70,780,256</b>	<b>1.02</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	August - Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,132,350	1,944,247	84,758	112,077	54,270	52,995
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	248,615	315,277	20,566	22,381	17,089	16,316
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,934	15,563	3,554	6,391	2,525	2,507
Halifax	2,814,192	4,053,627	101,877	155,745	102,406	117,366
Sydney	443,929	342,806	17,317	16,039	12,337	13,880
Total - 3 centres	3,273,055	4,411,996	122,748	178,175	117,268	133,753
New Brunswick - Nouveau-Brunswick:						
Fredericton	729,677	835,251	34,577	51,456	24,460	25,220
Moncton	295,349	372,247	24,803	34,885	28,704	29,484
Saint John	941,995	1,515,441	38,437	59,696	30,928	31,297
Total - 3 centres	1,967,021	2,722,939	97,817	146,037	84,092	86,001
Québec:						
Chicoutimi	342,893	325,725	18,743	23,568	9,929	9,202
Drummondville	140,519	152,056	13,860	17,920	3,051	3,049
Granby	168,916	189,120	10,301	13,856	7,205	5,789
Montréal	54,356,671	64,579,033	1,876,329	2,811,008	552,142	592,920
Québec	9,574,934	9,759,588	365,384	514,266	40,687	42,903
St-Hyacinthe	320,682	364,454	20,949	31,088	5,736	7,473
Shawinigan	68,195	70,390	6,782	11,724	2,901	3,197
Sherbrooke	395,747	415,089	31,506	40,278	15,920	15,615
Trois-Rivières	243,650	366,614	21,306	29,772	8,796	8,040
Valleyfield	88,981	112,159	10,124	12,539	3,861	4,550
Total - 10 centres	65,701,188	76,334,228	2,375,284	3,506,019	650,228	692,738
Ontario:						
Brantford	325,951	557,199	38,753	56,691	21,486	22,447
Chatham	1,089,491	1,230,362	25,006	35,071	18,057	22,537
Cornwall	173,148	201,703	23,495	31,459	11,011	11,247
Guelph	371,153	442,168	39,398	64,628	22,325	24,388
Hamilton	4,209,776	7,109,304	281,323	452,124	137,468	148,862
Kingston	279,639	316,510	70,817	106,500	41,884	80,367
Kitchener	889,458	833,186	91,635	150,222	47,007	50,990
London	2,543,321	3,619,098	158,089	296,046	92,965	101,569
Niagara Falls	312,550	338,062	31,342	49,230	15,181	21,103
Oshawa	1,669,829	2,052,211	70,633	99,646	36,720	43,175
Ottawa	5,478,746	6,954,363	341,882	509,683	317,460	275,924
Peterborough	210,879	298,679	34,391	59,189	25,576	28,751
St. Catharines	627,021	774,239	56,499	87,059	32,923	37,425
Sarnia	663,552	1,228,444	38,476	83,447	25,679	36,201
Sault Ste. Marie	244,872	510,952	34,909	50,741	22,597	24,740
Sudbury	321,241	350,342	53,642	86,178	33,828	34,094
Thunder Bay	370,150	624,293	70,863	138,940	40,666	45,062
Timmins	122,692	180,163	18,561	29,049	12,036	12,785
Toronto	224,685,902	346,694,481	2,981,559	4,036,757	1,496,919	1,647,805
Windsor	1,390,598	1,698,789	156,369	221,206	69,898	72,911
Total - 20 centres	245,979,969	376,014,548	4,617,642	6,643,866	2,521,686	2,742,383
Manitoba:						
Brandon	138,738	172,164	21,468	40,112	16,592	20,798
Winnipeg	10,750,583	10,534,145	484,958	581,341	260,409	296,351
Total - 2 centres	10,889,321	10,706,309	506,426	621,453	277,001	317,149
Saskatchewan:						
Moose Jaw	103,662	130,753	28,014	36,091	19,731	18,933
Prince Albert	137,127	152,036	14,007	25,945	14,330	17,854
Regina	3,003,356	3,273,215	82,161	126,066	85,168	94,939
Saskatoon	963,134	1,129,555	75,014	250,187	104,966	97,600
Total - 4 centres	4,207,279	4,685,559	199,196	438,289	224,195	229,326

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	August - Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	18,282,124	24,635,903	719,205	874,835	684,919	1,012,270
Edmonton	10,756,504	14,575,203	491,104	722,844	430,313	497,594
Lethbridge	336,629	393,541	32,724	64,703	49,318	55,278
Medicine Hat	250,810	219,403	22,574	38,426	25,429	28,185
<b>Total - 4 centres</b>	<b>29,626,067</b>	<b>39,824,050</b>	<b>1,265,607</b>	<b>1,700,808</b>	<b>1,189,979</b>	<b>1,593,327</b>
British Columbia - Colombie-Britannique:						
Vancouver	19,872,446	32,719,450	1,007,361	1,390,217	822,396	928,616
Victoria	5,809,079	10,508,957	281,315	278,275	149,266	146,448
<b>Total - 2 centres</b>	<b>25,681,525</b>	<b>43,228,407</b>	<b>1,288,676</b>	<b>1,668,492</b>	<b>971,662</b>	<b>1,075,064</b>
<b>TOTAL - 50 CENTRES</b>	<b>388,706,390</b>	<b>560,187,560</b>	<b>10,578,720</b>	<b>15,037,597</b>	<b>6,107,470</b>	<b>6,939,052</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
<b>1980</b>						
August - Août	394,813,860	18,492,607	256.20	10,578,720	107,360,870	1.18
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
<b>1981</b>						
January - Janvier	501,060,357	18,363,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,658,077	325.70	11,162,439	115,712,138	1.16
March - Mars	538,178,295	18,047,485	357.84	12,458,937	116,358,250	1.28
April - Avril	494,289,504	18,442,091	321.63	13,368,418	117,380,356	1.37
May - Mai	579,877,670	18,559,145	374.94	15,374,015	118,321,420	1.56
June - Juin	549,656,445	19,159,381	344.26	15,435,467	121,688,596	1.52
July - Juillet	602,039,956	19,633,674	367.96	14,962,929	125,398,344	1.43
August - Août	567,126,612	19,317,139	352.30	15,037,597	128,379,183	1.41

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Note: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929	30,506,539	530,148	10,699,165	12,415,540	4,874,468	1,987,218
1930	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950	62,174,493	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
1955	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960	177,829,308	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1970	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974	1,051,010,668	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322
1976	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437
1977	1,733,439,090	33,442,516	458,659,491	872,734,672	230,178,038	138,424,373
1978	1,957,089,442	35,513,305	469,283,982	1,048,514,799	253,938,184	149,839,172
1979	2,465,479,461	46,093,304	471,873,568	1,448,866,169	314,599,417	184,047,003
1980	3,334,467,705	51,921,496	557,823,199	2,103,106,758	398,509,929	223,106,323
1981	4,363,690,255	61,454,153	654,401,718	2,779,362,071	522,780,968	345,691,345

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

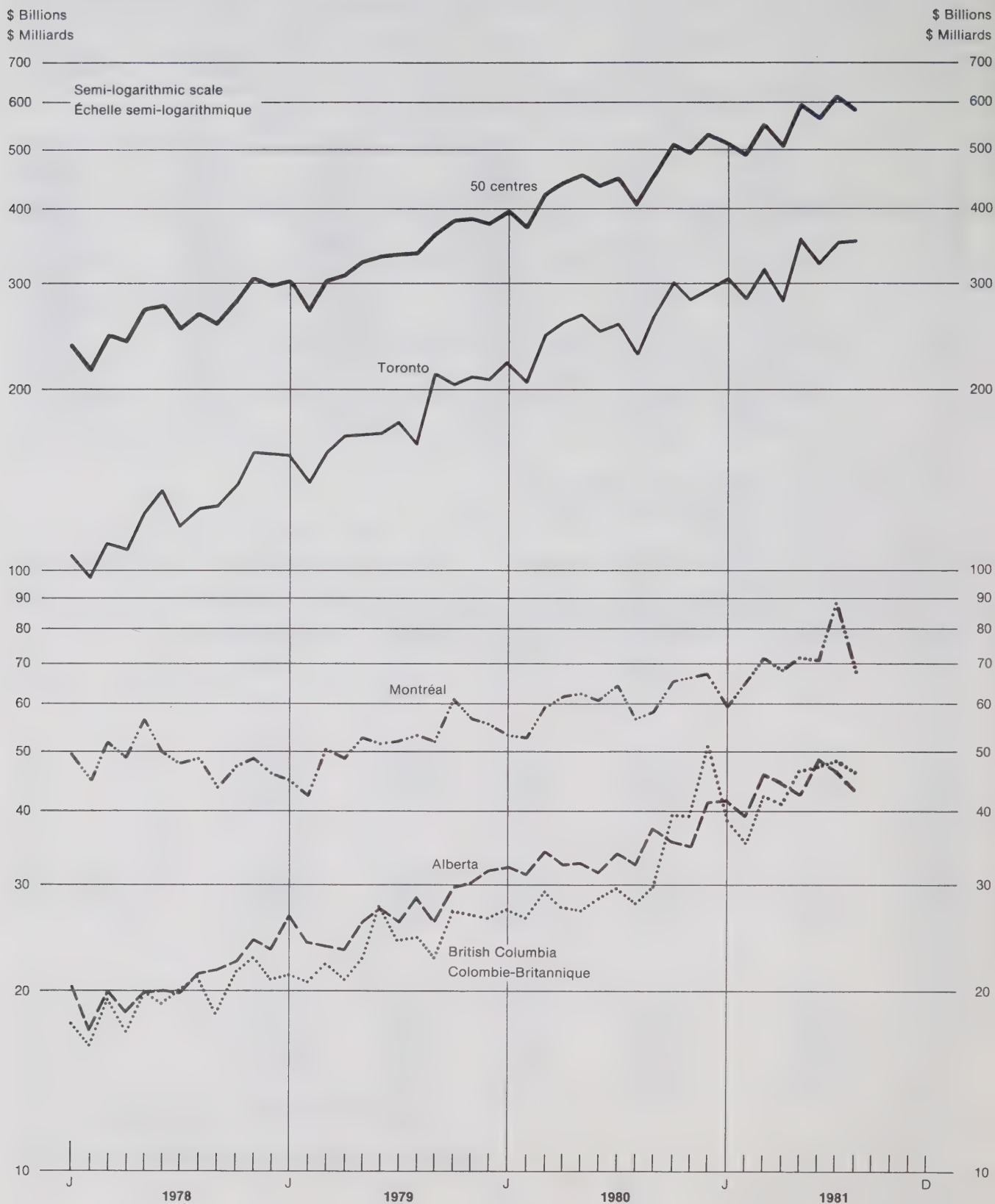
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada





Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

### CHEQUES CASHED

SEPTEMBER 1981

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

November 1981  
5-4404-509

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHÈQUES ENCAISSÉS

SEPTEMBRE 1981

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Novembre 1981  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	September			First nine months		
	Septembre			Neuf premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,152,262	1,909,990	0.89	18,711,524	19,919,669	1.06
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	279,659	399,847	1.43	2,443,563	2,946,305	1.21
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	20,447	24,197	1.18	184,940	208,990	1.13
Halifax	3,182,462	4,537,697	1.43	27,576,599	33,042,494	1.20
Sydney	605,485	378,336	0.62	3,419,275	3,239,166	0.95
<b>Total - 3 centres</b>	<b>3,808,394</b>	<b>4,940,230</b>	<b>1.30</b>	<b>31,180,814</b>	<b>36,490,650</b>	<b>1.17</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	602,714	1,130,886	1.88	6,416,149	8,197,455	1.28
Moncton	360,354	442,747	1.23	3,247,345	3,906,716	1.20
Saint John	1,256,392	1,382,593	1.10	9,337,498	12,858,301	1.38
<b>Total - 3 centres</b>	<b>2,219,460</b>	<b>2,956,226</b>	<b>1.33</b>	<b>19,000,992</b>	<b>24,962,472</b>	<b>1.31</b>
Québec:						
Chicoutimi	391,561	368,635	0.94	3,302,449	3,403,864	1.03
Drummondville	151,856	173,827	1.14	1,302,623	1,540,591	1.18
Granby	195,591	236,974	1.21	1,711,003	1,929,362	1.13
Montréal	57,980,335	69,748,468	1.20	529,180,664	632,819,016	1.20
Québec	10,447,602	11,597,292	1.11	93,617,487	99,033,587	1.06
St-Hyacinthe	363,315	418,881	1.15	3,109,915	3,307,830	1.06
Shawinigan	83,782	79,141	0.94	708,333	835,388	1.18
Sherbrooke	466,353	484,597	1.04	3,919,338	4,379,472	1.12
Trois-Rivières	301,616	410,318	1.36	2,793,229	3,367,649	1.21
Valleyfield	107,682	131,039	1.22	936,651	1,144,679	1.22
<b>Total - 10 centres</b>	<b>70,489,693</b>	<b>83,649,172</b>	<b>1.19</b>	<b>640,581,692</b>	<b>751,761,438</b>	<b>1.17</b>
Ontario:						
Brantford	441,618	476,823	1.08	3,838,658	4,934,018	1.29
Chatham	812,742	1,432,775	1.76	9,334,026	10,676,870	1.14
Cornwall	224,970	322,838	1.44	1,905,854	2,568,326	1.35
Guelph	348,206	557,194	1.60	3,774,553	4,581,037	1.21
Hamilton	5,145,840	7,327,150	1.42	43,563,874	55,706,290	1.28
Kingston	422,241	544,040	1.29	3,332,810	4,086,172	1.23
Kitchener	1,092,110	1,200,369	1.10	9,589,877	10,111,457	1.05
London	3,009,871	6,254,707	2.08	28,333,724	34,882,143	1.23
Niagara Falls	364,436	410,193	1.13	2,782,739	3,294,040	1.18
Oshawa	2,160,134	1,835,778	0.85	18,798,960	18,155,490	0.97
Ottawa	6,086,909	7,822,518	1.29	52,769,601	74,116,079	1.40
Peterborough	331,535	395,881	1.19	2,678,047	3,261,316	1.22
St. Catharines	722,956	860,614	1.19	6,524,166	7,299,701	1.12
Sarnia	603,993	1,346,587	2.23	6,526,467	9,849,082	1.51
Sault Ste. Marie	348,776	542,687	1.56	3,205,212	4,148,311	1.29
Sudbury	446,129	517,333	1.16	3,581,913	4,211,675	1.18
Thunder Bay	596,055	769,222	1.29	5,239,301	6,526,938	1.25
Timmins	171,870	249,703	1.45	1,431,187	1,963,351	1.37
Toronto	267,315,284	337,294,201	1.26	2,202,446,265	2,905,283,671	1.32
Windsor	1,804,184	1,663,948	0.92	14,724,653	16,833,733	1.14
<b>Total - 20 centres</b>	<b>292,449,859</b>	<b>371,824,561</b>	<b>1.27</b>	<b>2,424,381,887</b>	<b>3,182,489,700</b>	<b>1.31</b>
Manitoba:						
Brandon	177,802	321,998	1.81	1,708,240	2,168,700	1.27
Winnipeg	13,015,802	17,327,022	1.33	112,312,791	141,613,132	1.26
<b>Total - 2 centres</b>	<b>13,193,604</b>	<b>17,649,020</b>	<b>1.34</b>	<b>114,021,031</b>	<b>143,781,832</b>	<b>1.26</b>
Saskatchewan:						
Moose Jaw	161,512	182,836	1.13	1,317,124	1,672,923	1.27
Prince Albert	141,931	224,800	1.58	1,468,016	1,909,040	1.30
Regina	3,430,767	3,964,299	1.16	29,373,148	33,747,936	1.15
Saskatoon	1,355,841	1,369,758	1.01	11,090,833	12,525,392	1.13
<b>Total - 4 centres</b>	<b>5,090,051</b>	<b>5,741,693</b>	<b>1.13</b>	<b>43,249,121</b>	<b>49,855,291</b>	<b>1.15</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	September			First nine months		
	Septembre			Neuf premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
<b>Alberta:</b>						
Calgary	21,355,207	30,074,870	1.41	170,808,818	243,103,508	1.42
Edmonton	15,271,966	17,361,501	1.14	119,450,188	149,568,787	1.25
Lethbridge	442,207	566,957	1.28	3,841,989	4,875,684	1.27
Medicine Hat	337,511	331,736	0.98	2,829,328	3,321,643	1.17
<b>Total - 4 centres</b>	<b>37,406,891</b>	<b>48,335,064</b>	<b>1.29</b>	<b>296,930,323</b>	<b>400,869,622</b>	<b>1.35</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	23,968,314	35,166,317	1.47	200,556,371	295,886,783	1.48
Victoria	5,818,195	11,930,074	2.05	52,336,461	96,900,953	1.85
<b>Total - 2 centres</b>	<b>29,786,509</b>	<b>47,096,391</b>	<b>1.58</b>	<b>252,892,832</b>	<b>392,787,736</b>	<b>1.55</b>
<b>TOTAL - 50 CENTRES</b>	<b>456,876,382</b>	<b>584,502,194</b>	<b>1.28</b>	<b>3,843,393,779</b>	<b>5,005,864,715</b>	<b>1.30</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	September			First nine months		
	Septembre			Neuf premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Vancouver	396,527	432,297	1.09	3,743,094	4,182,611	1.12
Calgary	294,255	339,089	1.15	2,740,234	3,234,983	1.18
Regina	107,761	128,444	1.19	1,031,334	1,190,471	1.15
Winnipeg	237,121	249,013	1.05	2,143,096	2,384,445	1.11
Toronto	1,020,677	1,105,745	1.08	10,050,643	11,156,182	1.11
Ottawa	2,926,772	5,771,515	1.97	44,055,027	44,700,119	1.01
Montréal	946,444	957,898	1.01	8,419,680	9,085,086	1.08
Saint John	53,419	50,663	0.95	503,903	604,460	1.20
Halifax	353,030	356,902	1.01	3,267,593	3,633,465	1.11
<b>CANADA</b>	<b>6,336,006</b>	<b>9,391,566</b>	<b>1.48</b>	<b>75,954,604</b>	<b>80,171,822</b>	<b>1.06</b>

TABLE 3. Cheques Cashied by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,978,731	1,721,914	106,082	130,963	67,449	57,113
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	242,392	355,424	20,584	25,724	16,683	18,699
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,561	16,794	3,151	4,771	2,735	2,632
Halifax	2,959,917	4,271,818	108,628	152,380	113,917	113,499
Sydney	577,533	285,884	13,701	17,487	14,251	74,965
Total - 3 centres	3,552,011	4,574,496	125,480	174,638	130,903	191,096
New Brunswick - Nouveau-Brunswick:						
Fredericton	550,834	1,052,648	29,364	50,122	22,516	28,116
Moncton	303,590	373,008	25,462	37,337	31,302	32,402
Saint John	1,179,325	1,296,506	42,438	51,571	34,629	34,516
Total - 3 centres	2,033,749	2,722,162	97,264	139,030	88,447	95,034
Québec:						
Chicoutimi	360,873	333,869	19,700	24,877	10,988	9,889
Drummondville	134,712	152,610	13,590	17,990	3,554	3,227
Granby	175,931	216,463	11,623	13,510	8,037	7,001
Montréal	55,305,209	66,221,516	2,085,080	2,911,096	590,046	615,856
Québec	10,048,194	10,934,898	352,159	618,705	47,249	43,689
St-Hyacinthe	331,708	381,531	24,770	29,727	6,837	7,623
Shawinigan	72,682	66,630	7,880	9,232	3,220	3,279
Sherbrooke	418,797	423,394	31,162	43,973	16,394	17,230
Trois-Rivières	268,514	372,768	24,202	28,584	8,900	8,966
Valleyfield	91,557	113,721	11,581	13,078	4,544	4,240
Total - 10 centres	67,208,177	79,217,400	2,581,747	3,710,772	699,769	721,000
Ontario:						
Brantford	378,233	402,046	40,239	51,008	23,146	23,769
Chatham	763,571	1,374,971	28,740	36,410	20,431	21,394
Cornwall	188,598	278,071	23,934	32,883	12,438	11,884
Guelph	281,468	460,565	42,204	69,175	24,534	27,454
Hamilton	4,695,884	6,682,058	305,211	488,396	144,745	156,696
Kingston	300,411	377,555	75,510	121,295	46,320	45,190
Kitchener	943,825	987,173	96,820	162,050	51,465	51,146
London	2,730,793	5,743,120	182,915	408,417	96,163	103,170
Niagara Falls	312,927	334,015	34,246	57,026	17,263	19,152
Oshawa	2,050,425	1,681,368	71,756	113,295	37,953	41,115
Ottawa	5,461,852	6,905,526	359,338	531,284	265,719	385,708
Peterborough	263,971	287,231	39,555	78,411	28,009	30,239
St. Catharines	623,618	731,603	61,376	89,768	37,962	39,243
Sarnia	539,355	1,224,384	38,601	85,683	26,037	36,520
Sault Ste. Marie	284,865	460,716	38,809	53,500	25,102	28,471
Sudbury	348,200	402,479	61,114	80,262	36,815	34,592
Thunder Bay	477,354	606,663	73,472	114,739	45,229	47,820
Timmins	137,271	203,112	21,395	31,890	13,204	14,701
Toronto	262,930,017	331,649,546	2,779,263	3,839,872	1,606,004	1,804,783
Windsor	1,568,100	1,338,963	144,758	237,051	91,326	87,934
Total - 20 centres	285,280,738	362,131,165	4,519,256	6,682,415	2,649,865	3,010,981
Manitoba:						
Brandon	129,711	261,733	20,681	36,690	27,410	23,575
Winnipeg	12,281,257	16,376,010	452,824	643,805	281,721	307,207
Total - 2 centres	12,410,968	16,637,743	473,505	680,495	309,131	330,782
Saskatchewan:						
Moose Jaw	119,625	121,342	21,325	39,678	20,562	21,816
Prince Albert	110,966	179,725	14,382	25,666	16,583	19,409
Regina	3,261,663	3,716,044	78,975	134,091	90,129	114,164
Saskatoon	1,186,441	1,105,752	79,098	160,223	90,302	103,783
Total - 4 centres	4,678,695	5,122,863	193,780	359,658	217,576	259,172

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	20,173,244	28,496,441	529,635	814,613	652,328	763,816
Edmonton	14,339,055	16,134,526	480,050	670,643	452,861	556,332
Lethbridge	353,448	443,582	35,228	62,456	53,531	60,919
Medicine Hat	289,440	265,380	20,550	37,893	27,521	28,463
<b>Total - 4 centres</b>	<b>35,155,187</b>	<b>45,339,929</b>	<b>1,065,463</b>	<b>1,585,605</b>	<b>1,186,241</b>	<b>1,409,530</b>
British Columbia - Colombie-Britannique:						
Vancouver	22,012,897	32,404,710	1,096,317	1,850,176	859,100	911,431
Victoria	5,367,574	11,487,771	281,820	287,292	168,801	155,011
<b>Total - 2 centres</b>	<b>27,380,471</b>	<b>43,892,481</b>	<b>1,378,137</b>	<b>2,137,468</b>	<b>1,027,901</b>	<b>1,066,442</b>
<b>TOTAL - 50 CENTRES</b>	<b>439,921,119</b>	<b>561,715,577</b>	<b>10,561,298</b>	<b>15,626,768</b>	<b>6,393,965</b>	<b>7,159,849</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
<b>1980</b>						
September - Septembre	446,315,084	18,985,986	282.09	10,561,298	106,871,079	1.19
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
<b>1981</b>						
January - Janvier	501,060,357	18,363,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,658,077	325.70	11,162,439	115,712,138	1.16
March - Mars	538,178,295	18,047,485	357.84	12,458,937	116,358,290	1.28
April - Avril	494,289,504	18,442,091	321.63	13,368,418	117,380,356	1.37
May - Mai	579,877,670	18,559,145	374.94	15,374,015	118,321,420	1.56
June - Juin	549,656,445	19,159,381	344.26	15,435,467	121,688,596	1.52
July - Juillet	602,039,956	19,633,674	367.96	14,962,929	125,398,344	1.43
August - Août	567,126,612	19,317,139	352.30	15,037,597	128,379,183	1.41
September - Septembre	568,875,426	18,487,771	369.24	15,626,768	130,505,464	1.44

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashied in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925	19,346,701	415,611	5,979,550	7,765,535	3,850,626	1,335,381
1929	33,976,109	590,226	11,946,822	13,804,420(2)	5,424,023	2,210,618
1930	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1932	18,926,189	395,867	5,758,164	8,269,208	3,372,175(3)	1,130,775
1935	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945	47,970,222	1,095,244	13,593,691	22,088,957(4)	8,158,326	3,034,004
1950	70,921,289	1,912,962(5)	20,156,822	30,676,688(5)	12,169,870	6,004,947
1955	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1970	578,646,206	14,228,352	150,809,406	292,350,586(7)	79,497,626	41,760,236
1971	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974	1,188,073,574	23,834,507	309,669,303	602,447,309	155,658,865	96,463,590
1975	1,521,904,457	28,120,363	395,982,023	787,746,644	189,497,383	120,558,044
1976	1,768,575,172	35,840,664	467,470,835	890,531,849	231,574,248	143,157,576
1977	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731
1978	2,209,051,614	39,945,092	521,099,555	1,191,775,634	288,062,210	168,169,123
1979	2,823,895,890	52,011,538	532,776,936	1,678,175,311	354,286,018	206,646,087
1980	3,784,564,857	58,872,966	626,717,489	2,391,881,095	454,200,475	252,892,832
1981	4,940,481,122	69,727,180	736,232,075	3,147,227,386	594,506,745	392,787,736

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

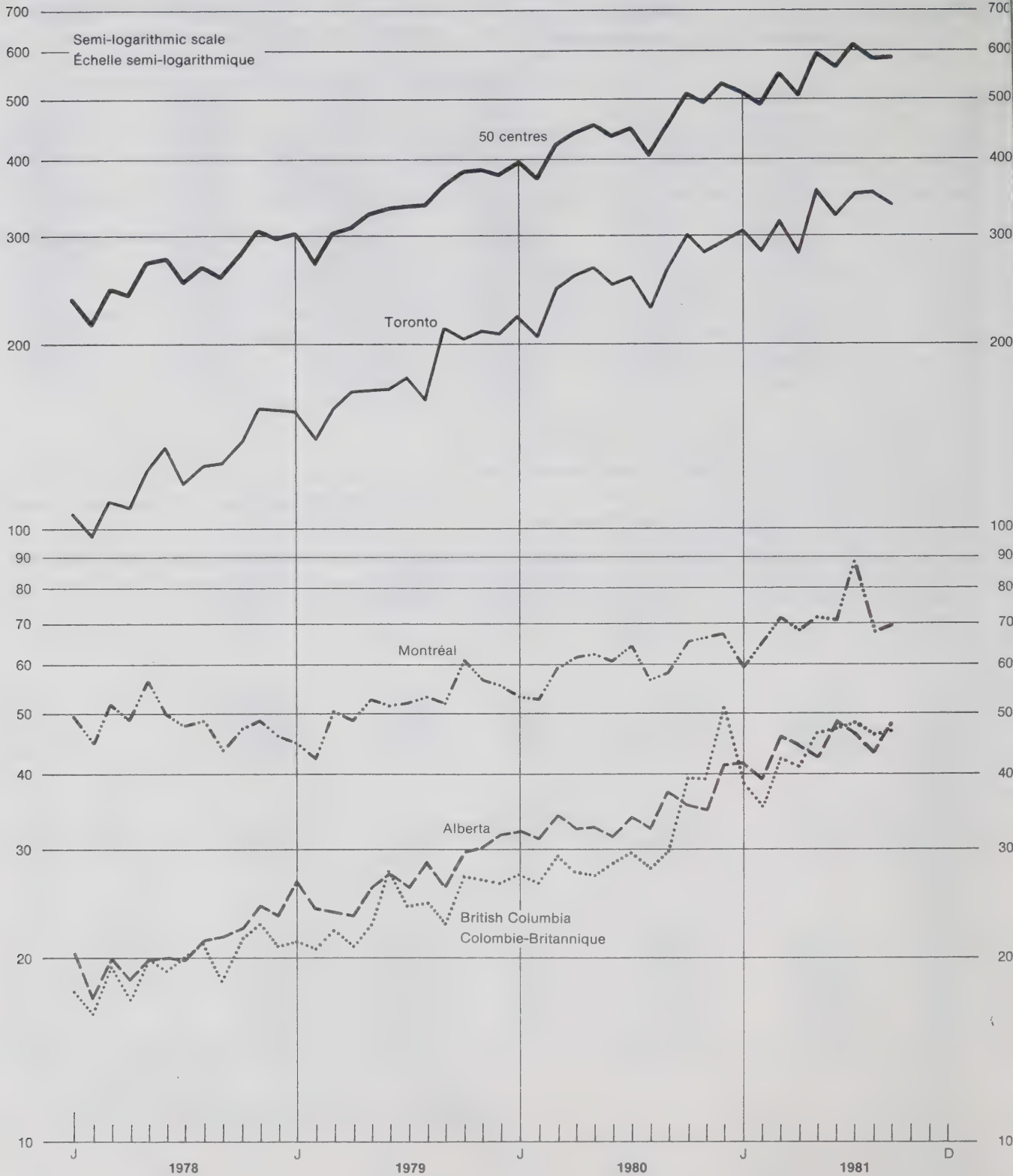
(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada

\$ Billions  
\$ Milliards

\$ Billions  
\$ Milliards





Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

OCTOBER 1981

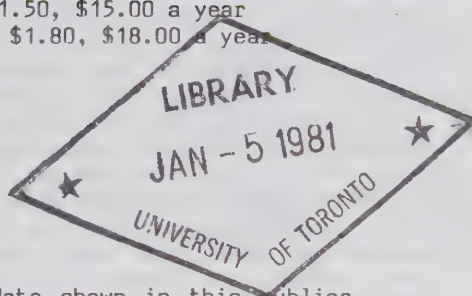
#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

December 1981  
5-4404-509



### CHÈQUES ENCAISSÉS

OCTOBRE 1981

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Décembre 1981  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	October Octobre			First ten months Dix premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,664,370	2,190,308	1.32	20,375,894	22,109,977	1.09
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	308,864	393,702	1.27	2,752,427	3,340,007	1.21
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	21,150	24,831	1.17	206,090	233,821	1.13
Halifax	3,223,568	4,479,581	1.39	30,800,167	37,522,075	1.22
Sydney	382,714	716,445	1.87	3,801,989	3,955,611	1.04
<b>Total - 3 centres</b>	<b>3,627,432</b>	<b>5,220,857</b>	<b>1.44</b>	<b>34,808,246</b>	<b>41,711,507</b>	<b>1.20</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	788,329	815,558	1.03	7,204,478	9,013,013	1.25
Moncton	430,787	415,001	0.96	3,678,132	4,321,717	1.17
Saint John	1,327,629	1,280,916	0.96	10,665,127	14,139,217	1.33
<b>Total - 3 centres</b>	<b>2,546,745</b>	<b>2,511,475</b>	<b>0.99</b>	<b>21,547,737</b>	<b>27,473,947</b>	<b>1.28</b>
Québec:						
Chicoutimi	409,839	402,152	0.98	3,712,288	3,806,016	1.03
Drummondville	160,712	189,143	1.18	1,463,335	1,729,734	1.18
Granby	211,026	221,707	1.05	1,922,029	2,151,069	1.12
Montréal	65,407,163	70,578,757	1.08	594,587,827	703,397,773	1.18
Québec	9,674,820	12,324,210	1.27	103,292,307	111,357,797	1.08
St-Hyacinthe	374,640	338,515	0.90	3,484,555	3,646,345	1.05
Shawinigan	90,506	114,443	1.26	798,839	949,831	1.19
Sherbrooke	497,276	479,202	0.96	4,416,614	4,858,674	1.10
Trois-Rivières	332,388	380,739	1.15	3,125,617	3,748,388	1.20
Valleyfield	108,480	150,297	1.39	1,045,131	1,294,976	1.24
<b>Total - 10 centres</b>	<b>77,266,850</b>	<b>85,179,165</b>	<b>1.10</b>	<b>717,848,542</b>	<b>836,940,603</b>	<b>1.17</b>
Ontario:						
Brantford	461,565	631,926	1.37	4,300,223	5,565,944	1.29
Chatham	987,778	1,112,736	1.13	10,321,804	11,789,606	1.14
Cornwall	255,062	296,063	1.16	2,160,916	2,864,389	1.33
Guelph	497,194	601,745	1.21	4,271,747	5,182,782	1.21
Hamilton	5,772,990	6,127,484	1.06	49,336,864	61,833,774	1.25
Kingston	426,225	474,589	1.11	3,759,035	4,560,761	1.21
Kitchener	1,068,149	1,247,031	1.17	10,658,026	11,358,488	1.07
London	3,132,086	3,812,492	1.22	31,465,810	38,694,635	1.23
Niagara Falls	422,884	361,930	0.86	3,205,623	3,655,970	1.14
Oshawa	1,918,092	1,545,646	0.81	20,717,052	19,701,136	0.95
Ottawa	8,266,886	8,007,626	0.97	61,036,487	82,123,705	1.35
Peterborough	375,028	386,277	1.03	3,053,075	3,647,593	1.19
St. Catharines	889,089	901,441	1.01	7,413,255	8,201,142	1.11
Sarnia	743,934	1,443,774	1.94	7,270,401	11,292,856	1.55
Sault Ste. Marie	400,131	651,066	1.63	3,605,343	4,799,377	1.33
Sudbury	479,082	504,234	1.05	4,060,995	4,715,909	1.16
Thunder Bay	759,084	678,208	0.89	5,998,385	7,205,146	1.20
Timmins	195,871	229,672	1.17	1,627,058	2,193,023	1.35
Toronto	301,256,976	307,447,284	1.02	2,503,703,241	3,212,730,955	1.28
Windsor	1,948,010	1,671,651	0.86	16,672,663	18,505,384	1.11
<b>Total - 20 centres</b>	<b>330,256,116</b>	<b>338,132,875</b>	<b>1.02</b>	<b>2,754,638,003</b>	<b>3,520,622,575</b>	<b>1.28</b>
Manitoba:						
Brandon	213,240	296,858	1.39	1,921,480	2,465,558	1.28
Winnipeg	15,181,764	17,678,184	1.16	127,494,555	159,291,316	1.25
<b>Total - 2 centres</b>	<b>15,395,004</b>	<b>17,975,042</b>	<b>1.17</b>	<b>129,416,035</b>	<b>161,756,874</b>	<b>1.25</b>
Saskatchewan:						
Moose Jaw	180,312	186,521	1.03	1,497,436	1,859,444	1.24
Prince Albert	195,880	215,163	1.10	1,663,896	2,124,203	1.28
Regina	3,869,222	4,225,733	1.09	33,242,370	37,973,669	1.14
Saskatoon	1,357,884	1,528,337	1.13	12,448,717	14,053,729	1.13
<b>Total - 4 centres</b>	<b>5,603,298</b>	<b>6,155,754</b>	<b>1.10</b>	<b>48,852,419</b>	<b>56,011,045</b>	<b>1.15</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	October			First ten months		
	Octobre			Dix premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
<b>Alberta:</b>						
Calgary	20,054,857	29,482,236	1.47	190,863,675	272,585,744	1.43
Edmonton	14,414,896	18,732,827	1.30	133,865,084	168,301,614	1.26
Lethbridge	434,256	545,536	1.26	4,276,245	5,421,220	1.27
Medicine Hat	394,243	333,885	0.85	3,223,571	3,655,528	1.13
<b>Total - 4 centres</b>	<b>35,298,252</b>	<b>49,094,484</b>	<b>1.39</b>	<b>332,228,575</b>	<b>449,964,106</b>	<b>1.35</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	31,941,519	31,297,176	0.98	232,497,890	327,183,959	1.41
Victoria	7,463,161	8,681,583	1.16	59,799,622	105,582,536	1.77
<b>Total - 2 centres</b>	<b>39,404,680</b>	<b>39,978,759</b>	<b>1.01</b>	<b>292,297,512</b>	<b>432,766,495</b>	<b>1.48</b>
<b>TOTAL - 50 CENTRES</b>	<b>511,371,611</b>	<b>546,832,421</b>	<b>1.07</b>	<b>4,354,765,390</b>	<b>5,552,697,136</b>	<b>1.28</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	October			First ten months		
	Octobre			Dix premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Vancouver	331,116	436,572	1.32	4,074,210	4,619,183	1.13
Calgary	234,617	344,754	1.47	2,974,851	3,579,737	1.20
Regina	88,170	138,876	1.58	1,119,504	1,329,347	1.19
Winnipeg	185,725	260,734	1.40	2,328,821	2,645,179	1.14
Toronto	896,548	1,184,722	1.32	10,947,191	12,340,904	1.13
Ottawa	5,432,522	6,283,296	1.16	49,487,549	50,983,415	1.03
Montréal	775,239	986,140	1.27	9,194,919	10,071,226	1.10
Saint John	39,614	58,915	1.49	543,517	663,375	1.22
Halifax	294,920	374,940	1.27	3,562,513	4,008,405	1.13
<b>CANADA</b>	<b>8,278,471</b>	<b>10,068,949</b>	<b>1.22</b>	<b>84,233,075</b>	<b>90,240,771</b>	<b>1.07</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	October - Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,510,548	2,007,355	95,596	125,655	58,226	57,298
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	272,062	356,633	20,489	20,396	16,313	16,673
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,323	17,740	4,269	4,087	2,558	3,004
Halifax	2,997,019	4,211,823	112,101	136,934	114,448	130,824
Sydney	353,665	685,414	13,306	16,010	15,743	15,021
<b>Total - 3 centres</b>	<b>3,365,007</b>	<b>4,914,977</b>	<b>129,676</b>	<b>157,031</b>	<b>132,749</b>	<b>148,849</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	730,272	751,273	32,444	39,101	25,613	25,184
Moncton	370,563	352,033	27,933	33,399	32,291	29,569
Saint John	1,247,150	1,186,909	42,881	49,733	37,598	44,274
<b>Total - 3 centres</b>	<b>2,347,985</b>	<b>2,290,215</b>	<b>103,258</b>	<b>122,233</b>	<b>95,502</b>	<b>99,027</b>
Québec:						
Chicoutimi	378,237	366,392	20,338	26,094	11,264	9,666
Drummondville	143,213	165,642	13,873	19,901	3,626	3,600
Granby	190,948	199,989	11,767	14,777	8,311	6,941
Montréal	62,652,977	66,941,986	2,112,831	2,932,338	641,355	704,433
Québec	9,197,993	11,751,095	425,409	530,871	51,418	42,244
St-Hyacinthe	341,763	302,903	25,090	28,100	7,787	7,512
Shawinigan	78,749	101,391	8,450	9,867	3,307	3,185
Sherbrooke	450,466	423,537	29,930	38,783	16,880	16,882
Trois-Rivières	298,908	342,939	23,676	29,504	9,804	8,296
Valleyfield	93,721	129,954	10,479	14,800	4,280	5,543
<b>Total - 10 centres</b>	<b>73,826,975</b>	<b>80,725,828</b>	<b>2,681,843</b>	<b>3,645,035</b>	<b>758,032</b>	<b>808,302</b>
Ontario:						
Brantford	386,721	542,510	49,639	64,722	25,205	24,694
Chatham	931,308	1,056,576	30,084	35,363	26,386	20,797
Cornwall	215,493	255,537	26,904	29,150	12,665	11,376
Guelph	428,560	499,915	42,821	66,263	25,813	35,567
Hamilton	5,243,523	5,551,528	363,618	415,741	165,849	160,215
Kingston	308,822	336,370	70,542	98,748	46,861	39,471
Kitchener	918,685	1,039,376	94,775	147,535	54,689	60,120
London	2,857,616	3,374,059	167,377	249,090	107,093	189,343
Niagara Falls	365,982	293,135	39,561	45,909	17,341	22,886
Oshawa	1,812,536	1,409,803	68,598	97,062	36,958	38,781
Ottawa	7,603,563	7,228,217	389,650	494,782	273,673	284,627
Peterborough	301,191	295,886	42,023	61,050	31,814	29,341
St. Catharines	778,574	783,379	66,004	80,545	44,511	37,517
Sarnia	676,881	1,331,020	39,143	79,290	27,910	33,464
Sault Ste. Marie	332,579	575,607	41,086	49,198	26,466	26,261
Sudbury	380,963	394,828	60,107	74,655	38,012	34,751
Thunder Bay	628,960	528,143	82,906	101,874	47,218	48,191
Timmins	159,149	189,377	23,730	27,374	12,992	12,921
Toronto	296,235,043	302,324,610	3,448,677	3,459,565	1,573,256	1,663,109
Windsor	1,711,875	1,395,858	161,990	205,357	74,145	70,436
<b>Total - 20 centres</b>	<b>322,278,024</b>	<b>329,405,734</b>	<b>5,309,235</b>	<b>5,883,273</b>	<b>2,668,857</b>	<b>2,843,868</b>
Manitoba:						
Brandon	162,319	242,625	28,843	31,573	22,078	22,660
Winnipeg	14,460,652	16,852,492	427,960	540,306	293,152	285,386
<b>Total - 2 centres</b>	<b>14,622,971</b>	<b>17,095,117</b>	<b>456,803</b>	<b>571,879</b>	<b>315,230</b>	<b>308,046</b>
Saskatchewan:						
Moose Jaw	136,819	133,040	22,287	33,369	21,206	20,112
Prince Albert	155,909	162,846	21,607	32,518	18,364	19,799
Regina	3,687,000	4,001,717	85,692	123,243	96,530	100,773
Saskatoon	1,184,786	1,131,045	79,767	278,437	93,331	118,855
<b>Total - 4 centres</b>	<b>5,164,514</b>	<b>5,428,648</b>	<b>209,353</b>	<b>467,567</b>	<b>229,431</b>	<b>259,539</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	October - Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	18,809,250	27,975,602	577,053	780,061	668,554	726,573
Edmonton	13,422,500	17,542,842	447,128	641,588	545,268	548,397
Lethbridge	337,725	433,940	35,172	56,821	61,359	54,775
Medicine Hat	343,204	259,057	20,520	42,003	30,519	32,825
<b>Total - 4 centres</b>	<b>32,912,679</b>	<b>46,211,441</b>	<b>1,079,873</b>	<b>1,520,473</b>	<b>1,305,700</b>	<b>1,362,570</b>
British Columbia - Colombie-Britannique:						
Vancouver	29,688,655	28,909,065	1,309,517	1,504,541	943,347	883,570
Victoria	7,065,954	8,285,033	235,429	245,773	161,778	150,777
<b>Total - 2 centres</b>	<b>36,754,609</b>	<b>37,194,098</b>	<b>1,544,946</b>	<b>1,750,314</b>	<b>1,105,125</b>	<b>1,034,347</b>
<b>TOTAL - 50 CENTRES</b>	<b>493,055,374</b>	<b>525,630,046</b>	<b>11,631,072</b>	<b>14,263,856</b>	<b>6,685,165</b>	<b>6,938,519</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
1980						
October - Octobre	499,740,539	19,173,363	312.72	11,631,072	107,282,011	1.30
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
1981						
January - Janvier	501,060,357	18,363,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,658,077	325.70	11,162,439	115,712,138	1.16
March - Mars	538,178,295	18,047,485	357.84	12,458,937	116,358,250	1.28
April - Avril	494,289,504	18,442,091	321.63	13,368,418	117,380,356	1.37
May - Mai	579,877,670	18,559,145	374.94	15,374,015	118,321,420	1.56
June - Juin	549,656,445	19,159,381	344.26	15,435,467	121,688,596	1.52
July - Juillet	602,039,956	19,633,674	367.96	14,962,929	125,398,344	1.43
August - Août	567,126,612	19,317,139	352.30	15,037,597	128,379,183	1.41
September - Septembre	568,875,426	18,487,771	369.24	15,626,768	130,505,464	1.44
October - Octobre	532,568,565	17,705,582	360.95	14,263,856	131,731,404	1.30

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	21,923,800(1)	490,810	6,515,884	8,907,420	4,596,428	1,413,258
1925	22,218,787	466,520	6,843,394	8,868,721	4,536,664	1,503,488
1929	38,689,582	663,986	13,663,151	15,447,274(2)	6,448,568	2,466,603
1930	31,505,450	587,834	11,110,314	12,599,533	5,232,364	1,975,405
1932	21,293,368	439,108	6,450,367	9,196,590	3,951,915(3)	1,255,388
1935	25,592,252	460,220	7,285,921	11,275,137	5,209,632	1,361,342
1940	28,179,806	675,498	8,198,470	12,494,968	5,039,884	1,770,986
1945	53,719,374	1,215,692	15,087,618	24,660,551(4)	9,313,060	3,442,453
1950	80,312,788	2,145,466(5)	22,913,712	34,536,274(6)	13,932,196	6,785,140
1955	135,197,914	3,681,910	39,799,222	60,957,588	20,374,857	10,384,337
1960	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1965	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1970	649,680,898	15,845,540	169,929,108	328,576,378(7)	88,696,031	46,633,841
1971	719,638,294	16,288,292	187,025,376	372,420,217	91,442,136	52,462,273
1972	851,036,696	18,154,761	223,181,000	443,692,039	102,392,153	63,616,743
1973	1,097,695,381	20,648,149	268,913,900	597,507,461	127,652,401	82,973,470
1974	1,341,062,043	26,831,332	348,745,115	682,408,521	174,554,035	108,523,040
1975	1,709,216,102	31,514,622	443,655,418	886,146,244	213,425,127	134,474,691
1976	1,963,606,240	39,914,519	518,028,937	988,756,465	258,668,932	158,237,387
1977	2,182,483,922	41,485,732	576,487,809	1,105,235,446	287,671,552	171,603,383
1978	2,483,413,856	44,564,851	578,515,237	1,346,620,830	324,079,066	189,633,872
1979	3,199,313,264	57,871,852	604,290,003	1,902,756,748	400,642,611	233,752,050
1980	4,288,964,137	65,519,320	702,296,748	2,718,353,528	510,497,029	292,297,512
1981	5,479,861,810	78,092,986	819,614,244	3,481,656,060	667,732,025	432,766,495

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

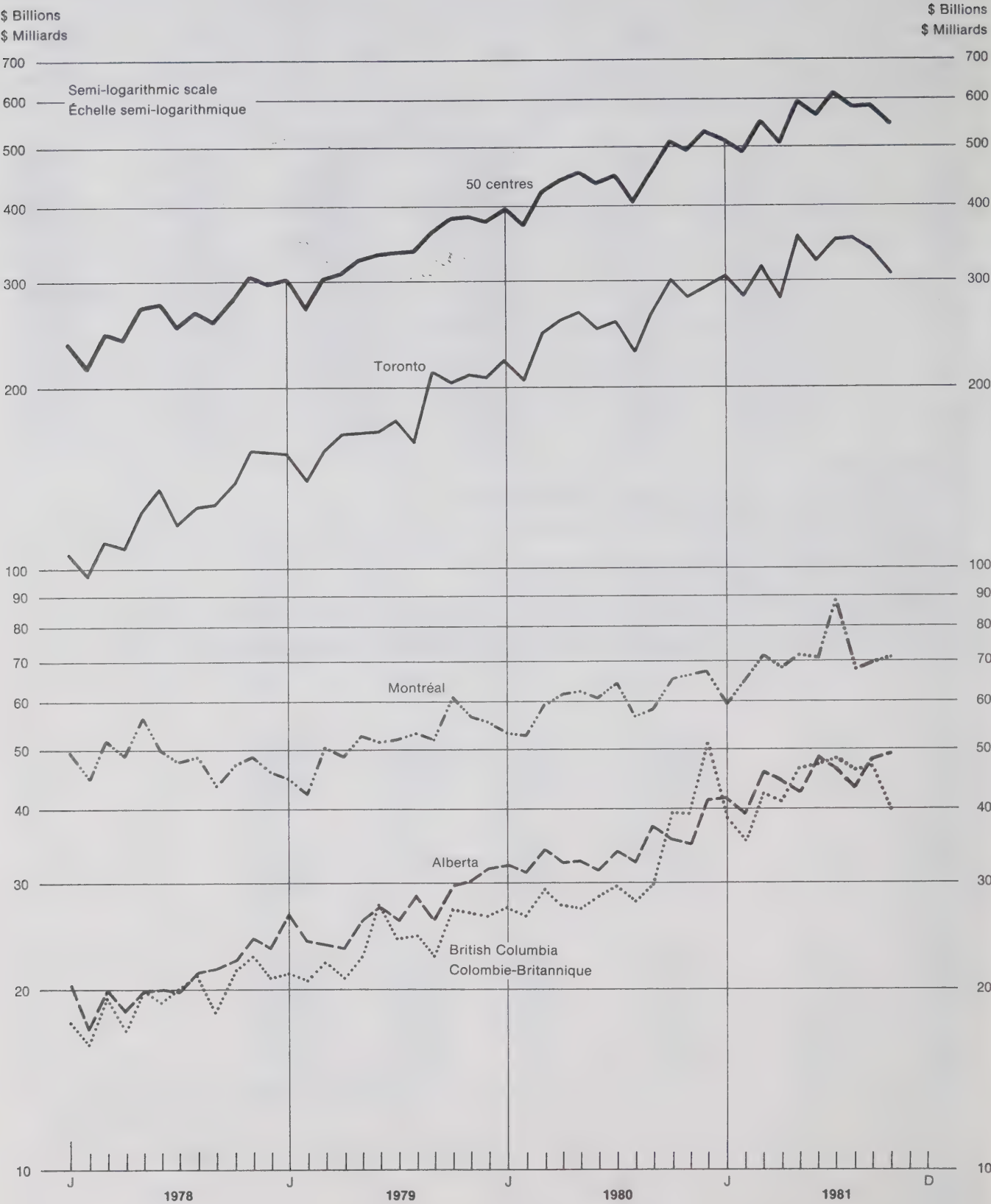
(6) Cornwall data added as of May 1950.

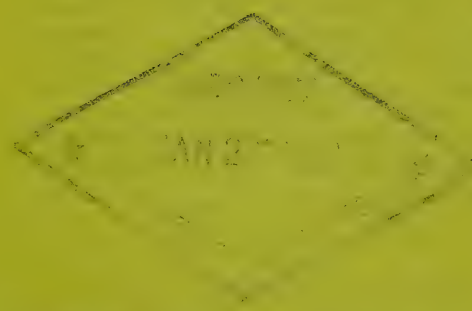
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

Value of Cheques Cashed in Canada  
Valeur des chèques encaissés au Canada



Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

NOVEMBER 1981

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

January 1982  
5-4404-509

### CHÈQUES ENCAISSÉS

NOVEMBRE 1981

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Janvier 1982  
5-4404-509



Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashied Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	November Novembre			First eleven months Onze premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,559,047	2,604,821	1.67	21,934,941	24,714,798	1.13
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	270,942	330,801	1.22	3,023,369	3,670,808	1.21
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	20,980	29,330	1.40	227,070	263,151	1.16
Halifax	3,283,371	4,492,561	1.37	34,083,538	42,014,636	1.23
Sydney	369,308	391,784	1.06	4,171,297	4,347,395	1.04
<b>Total - 3 centres</b>	<b>3,673,659</b>	<b>4,913,675</b>	<b>1.34</b>	<b>38,481,905</b>	<b>46,625,182</b>	<b>1.21</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	751,241	772,127	1.03	7,955,719	9,785,140	1.23
Moncton	390,002	441,329	1.13	4,068,134	4,763,046	1.17
Saint John	1,263,616	1,284,756	1.02	11,928,743	15,423,973	1.29
<b>Total - 3 centres</b>	<b>2,404,859</b>	<b>2,498,212</b>	<b>1.04</b>	<b>23,952,596</b>	<b>29,972,159</b>	<b>1.25</b>
Québec:						
Chicoutimi	404,274	397,435	0.98	4,116,562	4,203,451	1.02
Drummondville	164,602	186,615	1.13	1,627,937	1,916,349	1.18
Granby	205,893	231,659	1.13	2,127,922	2,382,728	1.12
Montréal	66,302,940	70,814,682	1.07	660,890,767	774,212,455	1.17
Québec	11,627,813	11,407,889	0.98	114,920,120	122,765,686	1.07
St-Hyacinthe	386,000	448,620	1.16	3,870,555	4,094,965	1.06
Shawinigan	87,674	119,756	1.37	886,513	1,069,587	1.21
Sherbrooke	505,974	527,575	1.04	4,922,588	5,386,249	1.09
Trois-Rivières	350,241	364,234	1.04	3,475,858	4,112,622	1.18
Valleyfield	112,847	146,237	1.30	1,157,978	1,441,213	1.24
<b>Total - 10 centres</b>	<b>80,148,258</b>	<b>84,644,702</b>	<b>1.06</b>	<b>797,996,800</b>	<b>921,585,305</b>	<b>1.15</b>
Ontario:						
Brantford	428,384	629,210	1.47	4,728,607	6,195,154	1.31
Chatham	1,254,989	1,306,095	1.04	11,576,793	13,095,701	1.13
Cornwall	243,126	303,891	1.25	2,404,042	3,168,280	1.32
Guelph	505,035	597,994	1.18	4,776,782	5,780,776	1.21
Hamilton	5,043,096	6,410,722	1.27	54,379,960	68,244,496	1.25
Kingston	439,687	565,340	1.29	4,198,722	5,126,101	1.22
Kitchener	1,073,981	1,329,465	1.24	11,732,007	12,687,953	1.08
London	3,191,081	3,741,174	1.17	34,656,891	42,435,809	1.22
Niagara Falls	388,049	358,654	0.92	3,593,672	4,014,624	1.12
Oshawa	1,765,334	1,749,776	0.99	22,482,386	21,450,912	0.95
Ottawa	8,682,079	10,431,381	1.20	69,718,566	92,555,086	1.33
Peterborough	226,379	440,046	1.94	3,279,454	4,087,639	1.25
St. Catharines	753,884	915,410	1.21	8,167,139	9,116,552	1.12
Sarnia	828,418	1,658,275	2.00	8,098,819	12,951,131	1.60
Sault Ste. Marie	393,034	518,087	1.32	3,998,377	5,317,464	1.33
Sudbury	448,453	600,802	1.34	4,509,448	5,316,711	1.18
Thunder Bay	648,068	730,787	1.13	6,646,453	7,935,933	1.19
Timmins	172,477	274,413	1.59	1,799,535	2,467,436	1.37
Toronto	283,075,973	335,185,688	1.18	2,786,779,214	3,547,916,643	1.27
Windsor	1,798,408	1,864,053	1.04	18,471,071	20,369,437	1.10
<b>Total - 20 centres</b>	<b>311,359,935</b>	<b>369,611,263</b>	<b>1.19</b>	<b>3,065,997,938</b>	<b>3,890,233,838</b>	<b>1.27</b>
Manitoba:						
Brandon	199,086	282,661	1.42	2,120,566	2,748,219	1.30
Winnipeg	14,279,364	17,704,082	1.24	141,773,919	176,995,398	1.25
<b>Total - 2 centres</b>	<b>14,478,450</b>	<b>17,986,743</b>	<b>1.24</b>	<b>143,894,485</b>	<b>179,743,617</b>	<b>1.25</b>
Saskatchewan:						
Moose Jaw	127,728	199,596	1.56	1,625,164	2,059,040	1.27
Prince Albert	175,481	234,621	1.34	1,839,377	2,358,824	1.28
Regina	1,664,493	4,324,642	2.60	34,906,863	42,298,311	1.21
Saskatoon	967,344	1,609,126	1.66	13,416,061	15,662,855	1.17
<b>Total - 4 centres</b>	<b>2,935,046</b>	<b>6,367,985</b>	<b>2.17</b>	<b>51,787,465</b>	<b>62,379,030</b>	<b>1.20</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	November			First eleven months		
	Novembre			Onze premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	20,210,208	28,659,372	1.42	211,073,883	301,245,116	1.43
Edmonton	13,722,526	20,514,634	1.49	147,587,610	188,816,248	1.28
Lethbridge	517,861	595,289	1.15	4,794,106	6,016,509	1.25
Medicine Hat	371,016	331,648	0.89	3,594,587	3,987,176	1.11
<b>Total - 4 centres</b>	<b>34,821,611</b>	<b>50,100,943</b>	<b>1.44</b>	<b>367,050,186</b>	<b>500,065,049</b>	<b>1.36</b>
British Columbia - Colombie-Britannique:						
Vancouver	30,520,920	31,388,301	1.03	263,018,810	358,572,260	1.36
Victoria	8,810,841	11,843,464	1.34	68,610,463	117,426,000	1.71
<b>Total - 2 centres</b>	<b>39,331,761</b>	<b>43,231,765</b>	<b>1.10</b>	<b>331,629,273</b>	<b>475,998,260</b>	<b>1.44</b>
<b>TOTAL - 50 CENTRES</b>	<b>490,983,568</b>	<b>582,290,910</b>	<b>1.19</b>	<b>4,845,748,958</b>	<b>6,134,988,046</b>	<b>1.27</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	November			First eleven months		
	Novembre			Onze premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Vancouver	412,731	517,627	1.25	4,486,941	5,136,810	1.14
Calgary	264,602	372,655	1.41	3,239,453	3,952,392	1.22
Regina	118,441	146,483	1.24	1,237,945	1,475,830	1.19
Winnipeg	225,997	266,171	1.18	2,554,818	2,911,350	1.14
Toronto	1,181,426	1,386,017	1.17	12,128,617	13,726,921	1.13
Ottawa	4,527,381	6,172,507	1.36	54,014,930	57,155,922	1.06
Montréal	963,234	1,093,585	1.14	10,158,153	11,164,811	1.10
Saint John	44,115	65,963	1.50	587,632	729,338	1.24
Halifax	325,176	388,921	1.20	3,887,689	4,397,326	1.13
<b>CANADA</b>	<b>8,063,103</b>	<b>10,409,929</b>	<b>1.29</b>	<b>92,296,178</b>	<b>100,650,700</b>	<b>1.09</b>

TABLE 3. Cheques Cashied by Type of Account

TABIEAU 3. Chèques tirés par type de compte

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,425,322	2,428,282	75,130	121,487	58,595	55,052
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	233,426	281,683	20,138	32,014	17,378	17,104
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,181	16,657	4,580	9,752	2,219	2,921
Halifax	3,062,716	4,159,017	120,949	212,692	99,706	120,852
Sydney	339,309	349,612	16,065	26,054	13,934	16,118
Total - 3 centres	3,416,206	4,525,286	141,594	248,498	115,859	139,891
New Brunswick - Nouveau-Brunswick:						
Fredericton	687,579	674,785	40,360	71,457	23,302	25,885
Moncton	330,808	354,152	29,843	53,860	29,351	33,317
Saint John	1,181,889	1,181,827	49,229	67,379	32,498	35,550
Total - 3 centres	2,200,276	2,210,764	119,432	192,696	85,151	94,752
Québec:						
Chicoutimi	371,476	361,091	21,388	26,876	11,410	9,468
Drummondville	147,328	160,782	13,823	22,236	3,451	3,597
Granby	185,358	200,594	12,284	23,298	8,251	7,767
Montréal	63,387,173	66,553,560	2,290,505	3,469,482	625,262	791,640
Québec	11,128,649	10,765,901	452,347	595,336	46,817	46,652
St-Hyacinthe	353,891	402,743	24,061	36,515	8,048	9,362
Shawinigan	76,157	106,036	8,391	10,525	3,126	3,195
Sherbrooke	454,523	455,983	33,816	52,909	17,635	18,683
Trois-Rivières	318,088	326,591	23,468	28,659	8,685	8,984
Valleyfield	98,275	124,198	10,659	16,348	3,913	5,691
Total - 10 centres	76,520,918	79,457,479	2,890,742	4,282,184	736,598	905,039
Ontario:						
Brantford	352,259	512,536	49,117	90,702	27,008	25,972
Chatham	1,201,249	1,228,864	32,580	53,761	21,160	23,470
Cornwall	200,220	246,161	30,351	44,528	12,555	13,202
Guelph	433,511	482,975	47,374	84,849	24,150	30,170
Hamilton	4,492,788	5,547,282	390,873	689,486	159,435	173,954
Kingston	323,406	384,545	74,756	135,584	41,525	45,211
Kitchener	910,065	1,060,342	114,402	210,498	49,514	58,625
London	2,824,843	3,293,738	267,293	338,263	98,945	109,173
Niagara Falls	329,950	264,904	41,549	72,544	16,550	21,206
Oshawa	1,651,105	1,555,398	80,408	153,117	33,821	41,261
Ottawa	7,870,734	9,298,018	455,571	803,416	355,774	329,947
Peterborough	145,690	314,787	53,913	93,435	26,776	31,824
St. Catharines	640,823	746,533	71,423	125,603	41,638	43,274
Sarnia	762,547	1,390,953	38,633	91,396	27,238	175,926
Sault Ste. Marie	323,542	402,215	43,446	89,861	26,046	26,011
Sudbury	346,569	443,044	69,528	118,444	32,356	39,314
Thunder Bay	517,201	532,826	88,806	151,429	42,061	46,532
Timmins	131,843	215,498	27,439	44,223	13,195	14,692
Toronto	278,454,359	328,462,538	3,100,452	4,876,569	1,521,162	1,846,581
Windsor	1,541,549	1,483,682	187,470	306,939	69,389	73,432
Total - 20 centres	303,454,253	357,866,839	5,265,384	8,574,647	2,640,298	3,169,777
Manitoba:						
Brandon	148,064	207,359	30,128	48,952	20,894	26,350
Winnipeg	13,563,108	16,404,392	455,943	951,365	260,313	348,325
Total - 2 centres	13,711,172	16,611,751	486,071	1,000,317	281,207	374,675
Saskatchewan:						
Moose Jaw	96,105	120,631	18,742	54,487	12,881	24,478
Prince Albert	148,052	179,566	14,355	33,848	13,074	21,207
Regina	1,540,069	4,036,629	57,189	180,748	67,235	107,265
Saskatoon	815,322	1,165,326	89,248	329,253	62,774	114,547
Total - 4 centres	2,599,548	5,502,152	179,534	598,336	155,964	267,497

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	18,890,754	26,726,720	646,483	974,901	672,971	957,751
Edmonton	12,813,283	19,012,506	475,166	989,391	434,077	512,737
Lethbridge	411,536	444,579	44,915	85,256	61,410	65,454
Medicine Hat	316,159	250,781	22,612	45,201	32,245	35,666
Total - 4 centres	32,431,732	46,434,586	1,189,176	2,094,749	1,200,703	1,571,608
British Columbia - Colombie-Britannique:						
Vancouver	28,200,911	28,507,812	1,306,988	1,906,597	1,013,021	973,892
Victoria	8,385,681	11,312,354	254,441	364,926	170,719	166,184
Total - 2 centres	36,586,592	39,820,166	1,561,429	2,271,523	1,183,740	1,140,076
TOTAL - 50 CENTRES	472,579,445	555,138,988	11,928,630	19,416,451	6,475,493	7,735,471

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1980	5,250,661,140	18,473,954	284.22	124,674,470	104,726,669	1.19
<b>1980</b>						
November - Novembre	479,054,938	18,980,755	302.87	11,928,630	107,214,837	1.34
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
<b>1981</b>						
January - Janvier	501,060,357	18,363,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,658,077	325.70	11,162,439	115,712,138	1.16
March - Mars	538,178,295	18,047,485	357.84	12,458,937	116,358,250	1.28
April - Avril	494,289,504	18,442,091	321.63	13,368,418	117,380,356	1.37
May - Mai	579,877,670	18,559,145	374.94	15,374,015	118,321,420	1.56
June - Juin	549,656,445	19,159,381	344.26	15,435,467	121,688,596	1.52
July - Juillet	602,039,956	19,633,674	367.96	14,962,929	125,398,344	1.43
August - Août	567,126,612	19,317,139	352.30	15,037,597	128,379,183	1.41
September - Septembre	568,875,426	18,487,771	369.24	15,626,768	130,505,464	1.44
October - Octobre	532,568,565	17,705,582	360.95	14,263,856	131,731,404	1.30
November - Novembre	..	..	..	..	..	..

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930	34,479,078	646,720	12,132,377	13,768,172(2)	5,784,906	2,146,903
1932	23,759,682	479,732	7,160,097	10,355,080	4,387,199(3)	1,377,574
1935	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950	91,320,664	2,401,144(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1955	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960	245,472,746	4,978,152	72,673,475	114,408,585	37,016,326	16,396,208
1965	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1970	720,785,340	17,497,780	188,587,267	364,950,658(7)	97,780,815	51,968,820
1971	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972	946,890,980	20,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974	1,499,596,952	29,845,450	391,754,890	763,462,133	194,511,555	120,022,944
1975	1,884,573,502	34,997,723	489,814,660	975,126,849	236,424,552	148,209,718
1976	2,177,964,374	44,030,971	578,112,359	1,093,298,661	286,782,338	175,740,045
1977	2,413,526,138	45,724,403	637,483,883	1,220,986,265	319,892,434	189,439,153
1978	2,785,133,088	49,590,877	636,250,975	1,523,838,441	363,010,006	212,442,789
1979	3,576,869,964	63,893,771	670,193,305	2,134,406,702	447,779,097	260,597,089
1980	4,773,304,311	72,015,356	780,733,475	3,026,194,071	562,732,136	331,629,273
1981	6,054,901,572	86,916,453	902,364,390	3,847,434,773	742,187,696	475,998,260

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

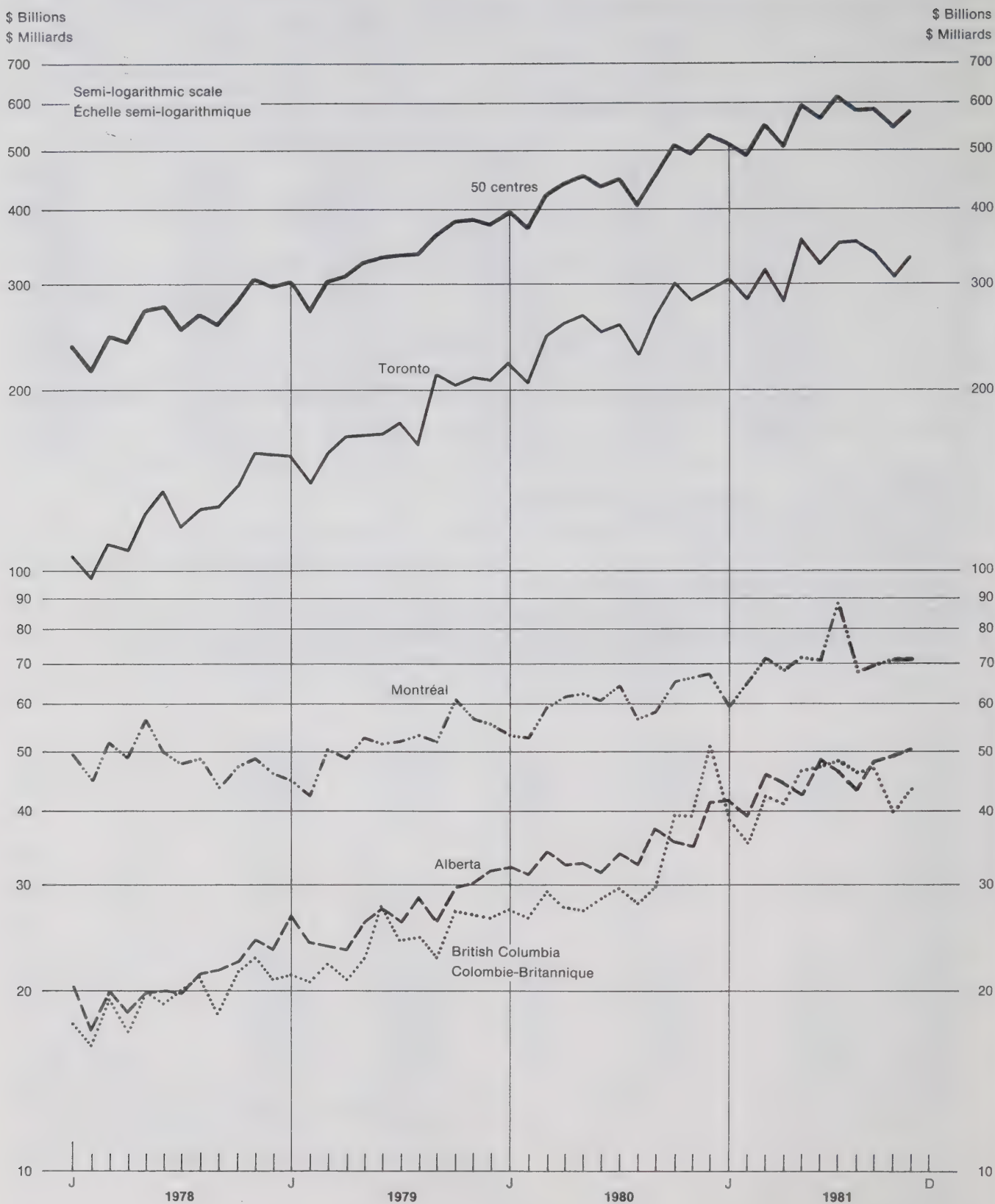
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

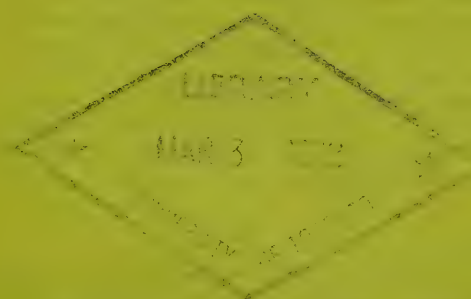
## Valeur des chèques encaissés au Canada





Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

DECEMBER 1981

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

February 1982  
5-4404-509

### CHÈQUES ENCAISSÉS

DÉCEMBRE 1981

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Février 1982  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	December Décembre			First twelve months Douze premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,757,052	1,536,392	0.87	23,691,993	26,251,190	1.11
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	354,321	363,655	1.03	3,377,690	4,034,463	1.19
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	25,988	23,908	0.92	253,058	287,059	1.13
Halifax	3,741,128	4,308,411	1.15	37,824,666	46,323,047	1.22
Sydney	578,354	470,303	0.81	4,749,651	4,817,698	1.01
<b>Total - 3 centres</b>	<b>4,345,470</b>	<b>4,802,622</b>	<b>1.11</b>	<b>42,827,375</b>	<b>51,427,804</b>	<b>1.20</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	701,585	690,139	0.98	8,657,304	10,475,279	1.21
Moncton	472,922	454,344	0.96	4,541,056	5,217,390	1.15
Saint John	1,491,989	1,563,851	1.05	13,420,732	16,987,824	1.27
<b>Total - 3 centres</b>	<b>2,666,496</b>	<b>2,708,334</b>	<b>1.02</b>	<b>26,619,092</b>	<b>32,680,493</b>	<b>1.23</b>
Québec:						
Chicoutimi	391,157	398,190	1.02	4,507,719	4,601,641	1.02
Drummondville	166,790	172,946	1.04	1,794,727	2,089,295	1.16
Granby	214,156	227,517	1.06	2,342,078	2,610,245	1.11
Montréal	67,359,310	68,013,407	1.01	728,250,077	842,225,862	1.16
Québec	12,536,438	10,752,933	0.86	127,456,558	133,518,619	1.05
St-Hyacinthe	290,887	426,243	1.47	4,161,442	4,521,208	1.09
Shawinigan	104,214	117,704	1.13	990,727	1,187,291	1.20
Sherbrooke	485,919	505,861	1.04	5,408,507	5,892,110	1.09
Trois-Rivières	391,033	380,919	0.97	3,866,891	4,493,541	1.16
Valleyfield	118,104	169,963	1.44	1,276,082	1,611,176	1.26
<b>Total - 10 centres</b>	<b>82,058,008</b>	<b>81,165,683</b>	<b>0.99</b>	<b>880,054,808</b>	<b>1,002,750,988</b>	<b>1.14</b>
Ontario:						
Brantford	511,068	663,022	1.30	5,239,675	6,858,176	1.31
Chatham	1,303,574	865,357	0.66	12,880,367	13,961,058	1.08
Cornwall	278,031	296,862	1.07	2,682,073	3,465,142	1.29
Guelph	595,817	537,777	0.90	5,372,599	6,318,553	1.18
Hamilton	5,671,206	5,822,395	1.03	60,051,166	74,066,891	1.23
Kingston	493,696	525,796	1.07	4,692,418	5,651,897	1.20
Kitchener	1,223,205	1,372,594	1.12	12,955,212	14,060,547	1.09
London	3,297,632	4,411,269	1.34	37,954,523	46,847,078	1.23
Niagara Falls	380,834	337,672	0.89	3,974,506	4,352,296	1.10
Oshawa	2,410,232	1,844,260	0.77	24,892,618	23,295,172	0.94
Ottawa	9,006,530	9,496,392	1.05	78,725,096	102,051,478	1.30
Peterborough	342,130	418,712	1.22	3,621,584	4,506,351	1.24
St. Catharines	806,959	848,784	1.05	8,974,098	9,965,336	1.11
Sarnia	995,914	1,360,667	1.37	9,094,733	14,311,798	1.57
Sault Ste. Marie	511,829	605,223	1.18	4,510,206	5,922,687	1.31
Sudbury	511,873	598,865	1.17	5,021,321	5,915,576	1.18
Thunder Bay	723,728	743,809	1.03	7,370,181	8,679,742	1.18
Timmins	219,454	269,696	1.23	2,018,989	2,737,132	1.36
Toronto	291,942,624	299,385,318	1.03	3,078,721,838	3,847,301,961	1.25
Windsor	2,245,043	1,703,066	0.76	20,716,114	22,072,503	1.07
<b>Total - 20 centres</b>	<b>323,471,379</b>	<b>332,107,536</b>	<b>1.03</b>	<b>3,389,469,317</b>	<b>4,222,341,374</b>	<b>1.25</b>
Manitoba:						
Brandon	212,654	247,594	1.16	2,333,220	2,995,813	1.28
Winnipeg	16,490,846	17,799,490	1.08	158,264,765	194,794,888	1.23
<b>Total - 2 centres</b>	<b>16,703,500</b>	<b>18,047,084</b>	<b>1.08</b>	<b>160,597,985</b>	<b>197,790,701</b>	<b>1.23</b>
Saskatchewan:						
Moose Jaw	164,985	189,578	1.15	1,790,149	2,248,618	1.26
Prince Albert	216,213	207,584	0.96	2,055,590	2,566,408	1.25
Regina	3,817,605	4,781,755	1.25	38,724,468	47,080,066	1.22
Saskatoon	1,451,176	1,664,861	1.15	14,867,237	17,327,716	1.17
<b>Total - 4 centres</b>	<b>5,649,979</b>	<b>6,843,778</b>	<b>1.21</b>	<b>57,437,444</b>	<b>69,222,808</b>	<b>1.21</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLÉAU 1. Chèques tirés sur les comptes individuels - fin

	December			First twelve months		
	Décembre			Douze premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	24,790,414	33,902,021	1.37	235,864,297	335,147,137	1.42
Edmonton	15,657,003	21,036,121	1.34	163,244,613	209,852,369	1.29
Lethbridge	526,167	602,493	1.15	5,320,273	6,619,002	1.24
Medicine Hat	399,888	332,203	0.83	3,994,475	4,319,379	1.08
<b>Total - 4 centres</b>	<b>41,373,472</b>	<b>55,872,838</b>	<b>1.35</b>	<b>408,423,658</b>	<b>555,937,887</b>	<b>1.36</b>
British Columbia - Colombie-Britannique:						
Vancouver	42,009,673	29,695,039	0.71	305,028,483	388,267,299	1.27
Victoria	9,197,302	13,692,032	1.49	77,807,765	131,118,032	1.69
<b>Total - 2 centres</b>	<b>51,206,975</b>	<b>43,387,071</b>	<b>0.85</b>	<b>382,836,248</b>	<b>519,385,331</b>	<b>1.36</b>
<b>TOTAL - 50 CENTRES</b>	<b>529,586,652</b>	<b>546,834,993</b>	<b>1.03</b>	<b>5,375,335,610</b>	<b>6,681,823,039</b>	<b>1.24</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLÉAU 2. Chèques tirés sur le Receveur général du Canada

	December			First twelve months		
	Décembre			Douze premiers mois		
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Vancouver	408,708	462,084	1.13	4,895,649	5,598,894	1.14
Calgary	290,641	344,376	1.18	3,530,094	4,296,768	1.22
Regina	124,350	128,364	1.03	1,362,295	1,604,194	1.18
Winnipeg	238,548	262,429	1.10	2,793,366	3,173,779	1.14
Toronto	1,063,324	1,342,320	1.26	13,191,941	15,069,241	1.14
Ottawa	6,181,054	4,330,173	0.70	60,195,984	61,486,095	1.02
Montréal	984,843	1,124,154	1.14	11,142,996	12,288,965	1.10
Saint John	58,660	71,137	1.21	646,292	800,475	1.24
Halifax	370,459	431,337	1.16	4,258,148	4,828,663	1.13
<b>CANADA</b>	<b>9,720,587</b>	<b>8,496,374</b>	<b>0.87</b>	<b>102,016,765</b>	<b>109,147,074</b>	<b>1.07</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,556,087	1,340,290	133,792	138,858	67,173	57,244
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	315,401	324,430	20,446	22,243	18,474	16,982
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	20,067	16,128	3,243	5,022	2,678	2,758
Halifax	3,423,741	4,060,480	116,105	131,996	201,282	115,935
Sydney	546,760	437,294	14,804	17,836	16,790	15,173
Total - 3 centres	3,990,568	4,513,902	134,152	154,854	220,750	133,866
New Brunswick - Nouveau-Brunswick:						
Fredericton	634,089	596,319	42,190	66,732	25,306	27,088
Moncton	399,605	388,627	40,703	34,074	32,614	31,643
Saint John	1,405,453	1,447,086	54,215	83,083	32,321	33,682
Total - 3 centres	2,439,147	2,432,032	137,108	183,889	90,241	92,413
Québec:						
Chicoutimi	360,987	362,644	19,080	25,895	11,090	9,651
Drummondville	149,476	150,499	14,072	19,111	3,242	3,336
Granby	194,306	199,782	12,187	15,272	7,663	12,463
Montréal	64,227,313	64,107,260	2,435,839	3,163,159	696,158	742,988
Québec	12,032,236	10,141,451	396,995	567,137	107,207	44,345
St-Hyacinthe	257,179	382,828	25,519	33,925	8,189	9,490
Shawinigan	91,958	104,408	8,986	9,920	3,270	3,376
Sherbrooke	433,074	443,574	33,970	44,538	18,875	17,749
Trois-Rivières	358,312	342,657	23,550	29,333	9,171	8,929
Valleyfield	103,517	148,820	10,254	15,950	4,333	5,193
Total - 10 centres	78,208,358	76,383,923	2,980,452	3,924,240	869,198	857,520
Ontario:						
Brantford	440,399	573,072	45,861	67,303	24,808	22,647
Chatham	1,240,539	806,103	39,910	37,712	23,125	21,542
Cornwall	242,005	254,033	24,745	30,532	11,281	12,297
Guelph	524,070	449,811	44,244	59,748	27,503	28,218
Hamilton	5,105,429	5,175,015	406,354	489,526	159,423	157,854
Kingston	373,088	375,716	77,757	107,474	42,851	42,606
Kitchener	1,024,498	1,133,884	140,349	175,499	58,358	63,211
London	3,015,182	4,066,642	171,386	241,770	111,064	102,857
Niagara Falls	322,011	266,559	40,281	51,394	18,542	19,719
Oshawa	2,286,199	1,696,348	82,228	109,072	41,805	38,840
Ottawa	8,234,371	8,583,257	437,983	598,149	334,176	314,986
Peterborough	265,257	321,442	47,834	65,974	29,039	31,296
St. Catharines	699,602	718,802	69,133	90,945	38,224	39,037
Sarnia	921,959	1,220,170	42,882	109,259	31,073	31,238
Sault Ste. Marie	442,521	528,441	50,825	62,940	26,368	25,957
Sudbury	405,322	488,183	68,641	74,157	37,910	36,525
Thunder Bay	594,859	589,401	82,294	106,172	46,575	48,236
Timmins	182,019	226,010	23,770	30,810	13,665	12,876
Toronto	287,145,671	293,903,037	3,114,503	3,703,202	1,682,450	1,779,079
Windsor	1,970,092	1,411,603	178,532	215,416	96,419	76,047
Total - 20 centres	315,435,093	322,787,529	5,181,627	6,414,939	2,854,659	2,905,068
Manitoba:						
Brandon	162,929	193,446	24,569	30,862	25,156	23,286
Winnipeg	15,703,896	16,794,970	493,941	687,188	293,009	317,332
Total - 2 centres	15,866,825	16,988,416	518,510	718,050	318,165	340,618
Saskatchewan:						
Moose Jaw	121,012	130,175	23,659	36,867	20,314	22,536
Prince Albert	178,196	162,912	19,388	23,945	18,629	20,727
Regina	3,620,767	4,542,936	93,506	132,605	103,332	106,214
Saskatoon	1,238,509	1,264,286	118,249	294,048	94,418	106,527
Total - 4 centres	5,158,484	6,100,309	254,802	487,465	236,693	256,000

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLERAU 3. Chèques tirés par type de compte - fin

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	23,375,805	32,186,236	665,347	914,256	749,262	801,529
Edmonton	14,612,057	19,774,412	541,816	736,435	503,130	525,274
Lethbridge	415,351	465,516	51,453	70,895	59,363	66,082
Medicine Hat	340,855	258,722	26,788	38,437	32,245	35,044
<b>Total - 4 centres</b>	<b>38,744,068</b>	<b>52,684,886</b>	<b>1,285,404</b>	<b>1,760,023</b>	<b>1,344,000</b>	<b>1,427,929</b>
British Columbia - Colombie-Britannique:						
Vancouver	39,752,497	26,869,524	1,235,200	1,897,185	1,021,976	928,330
Victoria	8,786,579	13,196,308	244,492	248,132	166,231	247,592
<b>Total - 2 centres</b>	<b>48,539,076</b>	<b>40,065,832</b>	<b>1,479,692</b>	<b>2,145,317</b>	<b>1,188,207</b>	<b>1,175,922</b>
<b>TOTAL - 50 CENTRES</b>	<b>510,253,107</b>	<b>523,621,549</b>	<b>12,125,985</b>	<b>15,949,878</b>	<b>7,207,560</b>	<b>7,263,566</b>

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLERAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Cheques cashed	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
	\$'000	\$'000		\$'000	\$'000	
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1980	5,250,661,140	18,473,954	228.22	124,674,470	104,726,669	1.19
<b>1980</b>						
December - Décembre	517,460,667	19,209,859	323.25	12,125,985	107,742,919	1.35
<b>1981</b>						
January - Janvier	501,060,357	18,363,919	327.42	12,069,723	112,275,742	1.29
February - Février	479,264,157	17,658,077	325.70	11,162,439	115,712,138	1.16
March - Mars	538,178,295	18,047,485	357.84	12,458,937	116,358,250	1.28
April - Avril	494,289,504	18,442,091	321.63	13,368,418	117,380,356	1.37
May - Mai	579,877,670	18,559,145	374.94	15,374,015	118,321,420	1.56
June - Juin	549,656,445	19,159,381	344.26	15,435,467	121,688,596	1.52
July - Juillet	602,039,956	19,633,674	367.96	14,962,929	125,398,344	1.43
August - Août	567,126,612	19,317,139	352.30	15,037,597	128,379,183	1.41
September - Septembre	568,875,426	18,487,771	369.24	15,626,768	130,505,464	1.44
October - Octobre	532,568,565	17,705,582	360.95	14,263,856	131,731,404	1.30
November - Novembre	..	..	..	..	..	..
December - Décembre	..	..	..	..	..	..

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.



TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
thousands of dollars - milliers de dollars						
1924	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929	46,670,481	797,958	16,483,667	18,543,268(2)	7,922,806	2,922,782
1930	37,491,301	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940	34,437,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945	68,384,814	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950	100,635,459	2,648,161(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960	269,619,053	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1970	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971	894,405,536	20,377,832	232,281,965	463,437,596	113,313,909	64,994,234
1972	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973	1,334,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974	1,656,009,230	32,790,595	433,121,617	841,985,153	214,663,119	133,448,746
1975	2,088,082,180	39,486,772	539,737,648	1,082,033,951	262,828,216	163,995,593
1976	2,406,649,720	48,034,309	639,638,516	1,206,787,422	317,917,060	194,272,413
1977	2,649,874,212	50,156,451	697,179,228	1,343,599,864	351,085,190	207,853,479
1978	3,075,553,993	55,680,166	690,457,924	1,696,484,397	399,544,534	233,386,972
1979	3,948,939,172	69,556,512	735,274,376	2,362,007,040	495,199,539	286,901,705
1980	5,295,082,267	79,478,447	861,115,142	3,345,193,343	626,459,087	382,836,248
1981	6,594,335,799	94,779,451	981,636,591	4,175,583,030	822,951,396	519,385,331

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

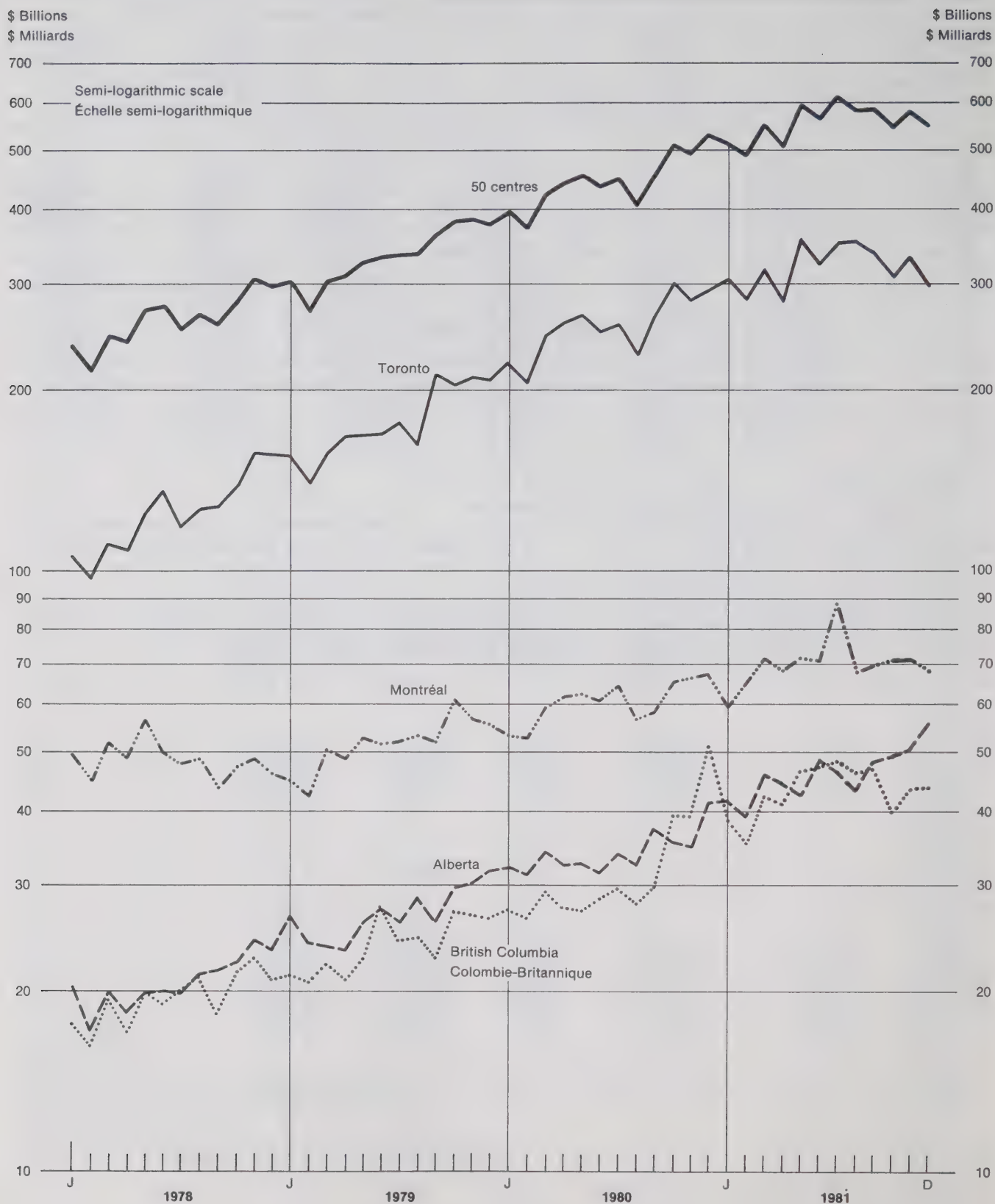
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada



Statistics  
CanadaStatistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

CHEQUES CASHED

JANUARY 1982

Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3 and 4. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

March 1982  
5-4404-509

LIBRARY

APR 5 1982

UNIVERSITY OF TORONTO

CHÈQUES ENCAISSÉS

JANVIER 1982

Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3 et 4. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Mars 1982  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	January			Janvier		
	1981	1982	<u>1982</u> <u>1981</u>	1981	1982	<u>1982</u> <u>1981</u>
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,009,186	1,672,139	0.83			
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	315,545	290,409	0.92			
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	20,528	21,800	1.06			
Halifax	3,502,567	3,909,236	1.12			
Sydney	303,211	324,500	1.07			
<b>Total - 3 centres</b>	<b>3,826,306</b>	<b>4,255,536</b>	<b>1.11</b>			
New Brunswick - Nouveau-Brunswick:						
Fredericton	723,507	711,444	0.98			
Moncton	429,728	382,469	0.89			
Saint John	1,737,580	1,386,997	0.80			
<b>Total - 3 centres</b>	<b>2,890,815</b>	<b>2,480,910</b>	<b>0.86</b>			
Québec:						
Chicoutimi	340,216	366,117	1.08			
Drummondville	168,399	162,841	0.97			
Granby	194,464	223,814	1.15			
Montréal	59,666,497	62,628,976	1.05			
Québec	11,730,550	10,461,715	0.89			
St-Hyacinthe	349,964	352,431	1.01			
Shawinigan	86,775	119,352	1.38			
Sherbrooke	441,280	457,514	1.04			
Trois-Rivières	346,322	360,318	1.04			
Valleyfield	111,776	126,906	1.14			
<b>Total - 10 centres</b>	<b>73,436,243</b>	<b>75,259,984</b>	<b>1.02</b>			
Cumulative figures will appear here in subsequent issues.						
Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.						
Ontario:						
Brantford	499,955	556,547	1.11			
Chatham	1,430,339	983,490	0.69			
Cornwall	278,726	252,165	0.90			
Guelph	494,872	479,992	0.97			
Hamilton	5,078,389	5,521,554	1.09			
Kingston	362,192	412,935	1.14			
Kitchener	1,010,760	1,252,920	1.24			
London	2,881,669	3,516,732	1.22			
Niagara Falls	345,907	311,255	0.90			
Oshawa	1,604,656	1,622,875	1.01			
Ottawa	8,851,094	9,131,647	1.03			
Peterborough	321,987	339,716	1.06			
St. Catharines	732,757	819,366	1.12			
Sarnia	826,503	1,749,632	2.12			
Sault Ste. Marie	428,314	481,949	1.13			
Sudbury	422,921	566,694	1.34			
Thunder Bay	670,624	671,097	1.00			
Timmins	190,969	254,149	1.33			
Toronto	300,568,496	323,665,715	1.08			
Windsor	1,571,882	1,617,890	1.03			
<b>Total - 20 centres</b>	<b>328,573,012</b>	<b>354,208,320</b>	<b>1.08</b>			
Manitoba:						
Brandon	209,147	228,814	1.09			
Winnipeg	16,503,422	17,799,708	1.08			
<b>Total - 2 centres</b>	<b>16,712,569</b>	<b>18,028,522</b>	<b>1.08</b>			
Saskatchewan:						
Moose Jaw	183,418	194,703	1.06			
Prince Albert	191,268	203,996	1.07			
Regina	3,548,542	4,416,892	1.24			
Saskatoon	1,418,289	1,508,400	1.06			
<b>Total - 4 centres</b>	<b>5,341,517</b>	<b>6,323,991</b>	<b>1.18</b>			

Cumulative figures will appear here in subsequent issues.

Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	January Janvier					
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	25,659,924	28,935,870	1.13			
Edmonton	15,041,989	19,874,615	1.32			
Lethbridge	463,458	514,584	1.11			
Medicine Hat	371,976	309,458	0.83			
<b>Total - 4 centres</b>	<b>41,537,347</b>	<b>49,634,527</b>	<b>1.19</b>	Cumulative figures will appear here in subsequent issues.		
British Columbia - Colombie-Britannique:				Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.		
Vancouver	30,135,739	28,299,375	0.94			
Victoria	8,351,801	13,747,305	1.65			
<b>Total - 2 centres</b>	<b>38,487,540</b>	<b>42,046,680</b>	<b>1.09</b>			
<b>TOTAL - 50 CENTRES</b>	<b>513,130,080</b>	<b>554,201,018</b>	<b>1.08</b>			

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	January Janvier					
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	315,868	389,140	1.23			
Calgary	200,595	247,536	1.23			
Regina	89,955	98,794	1.10			
Winnipeg	184,210	204,546	1.11			
Toronto	786,654	911,319	1.16	Cumulative figures will appear here in subsequent issues.		
Ottawa	5,313,998	5,293,960	1.00	Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.		
Montréal	790,603	911,999	1.15			
Saint John	51,213	65,076	1.27			
Halifax	318,304	344,729	1.08			
<b>CANADA</b>	<b>8,051,400</b>	<b>8,467,099</b>	<b>1.05</b>			

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,852,646	1,522,029	103,102	100,505	53,438	49,605
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	272,125	258,304	19,072	18,386	24,348	13,719
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,293	15,171	3,931	4,265	2,304	2,364
Halifax	3,288,490	3,657,760	110,267	122,209	103,810	129,267
Sydney	273,622	296,717	13,645	15,411	15,944	12,372
Total - 3 centres	3,576,405	3,969,648	127,843	141,885	122,058	144,003
New Brunswick - Nouveau-Brunswick:						
Fredericton	662,670	643,022	38,392	46,157	22,445	22,265
Moncton	372,546	322,597	29,236	31,407	27,946	28,465
Saint John	1,662,217	1,305,271	45,336	50,273	30,027	31,453
Total - 3 centres	2,697,433	2,270,890	112,964	127,837	80,418	82,183
Québec:						
Chicoutimi	305,951	332,306	24,796	25,379	9,469	8,432
Drummondville	150,711	136,629	14,603	22,287	3,085	3,925
Granby	178,031	202,870	10,198	14,109	6,235	6,835
Montréal	56,766,081	59,087,014	2,292,438	2,936,756	607,978	605,206
Québec	11,308,448	9,683,392	379,574	736,304	42,528	42,019
St-Hyacinthe	318,686	309,006	25,151	34,334	6,127	9,091
Shawinigan	75,222	106,514	8,639	9,651	2,914	3,187
Sherbrooke	394,463	396,482	30,938	45,211	15,879	15,821
Trois-Rivières	314,164	321,392	23,854	30,670	8,304	8,256
Valleyfield	97,699	106,954	10,177	14,914	3,900	5,038
Total - 10 centres	69,909,456	70,682,559	2,820,368	3,869,615	706,419	707,810
Ontario:						
Brantford	427,644	469,457	48,068	63,505	24,243	23,585
Chatham	1,375,508	924,781	33,317	39,677	21,514	19,032
Cornwall	238,768	215,255	28,137	25,964	11,821	10,946
Guelph	425,801	394,934	44,468	61,151	24,603	23,907
Hamilton	4,521,513	4,893,668	410,463	481,492	146,413	146,394
Kingston	246,114	280,165	71,991	92,961	44,087	39,809
Kitchener	847,832	1,017,289	113,743	183,907	49,185	51,724
London	2,538,566	3,187,614	242,748	235,476	100,355	93,642
Niagara Falls	290,403	249,330	39,894	45,082	15,610	16,843
Oshawa	1,498,168	1,485,025	73,283	102,026	33,205	35,824
Ottawa	7,780,924	8,209,783	613,093	614,870	457,077	306,994
Peterborough	253,476	252,768	42,934	60,481	25,577	26,467
St. Catharines	628,062	695,278	70,630	87,876	34,065	36,212
Sarnia	748,311	1,615,813	42,306	107,688	35,886	26,131
Sault Ste. Marie	365,152	410,813	40,222	48,468	22,940	22,668
Sudbury	333,671	459,818	57,962	72,859	31,288	34,017
Thunder Bay	551,234	533,777	76,040	96,011	43,350	41,309
Timmins	155,910	210,041	23,173	32,157	11,886	11,951
Toronto	296,001,843	318,583,256	2,990,924	3,527,289	1,575,729	1,555,170
Windsor	1,328,846	1,350,932	165,839	199,630	77,197	67,328
Total - 20 centres	320,557,746	345,439,797	5,229,235	6,178,570	2,786,031	2,589,953
Manitoba:						
Brandon	162,450	177,191	25,077	28,960	21,620	22,663
Winnipeg	15,807,162	16,911,352	432,535	610,031	263,725	278,325
Total - 2 centres	15,969,612	17,088,543	457,612	638,991	285,345	300,988
Saskatchewan:						
Moose Jaw	125,033	125,029	32,749	43,331	25,636	26,343
Prince Albert	153,719	161,546	20,229	23,192	17,320	19,238
Regina	3,345,633	4,187,040	102,125	129,692	100,784	100,150
Saskatoon	1,200,053	1,147,141	115,866	263,217	102,370	98,032
Total - 4 centres	4,824,438	5,620,746	270,969	459,432	246,110	243,763

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	24,270,515	26,916,917	691,899	806,491	697,510	1,212,462
Edmonton	13,978,405	18,519,841	555,031	910,200	508,553	444,574
Lethbridge	362,622	388,305	45,670	68,658	55,166	57,621
Medicine Hat	318,427	239,666	25,258	36,840	28,291	32,952
Total - 4 centres	38,929,969	46,064,729	1,317,858	1,822,189	1,289,520	1,747,609
British Columbia - Colombie-Britannique:						
Vancouver	27,764,781	25,149,354	1,375,193	2,072,157	995,765	1,077,864
Victoria	7,961,714	13,269,543	235,507	253,111	154,580	224,651
Total - 2 centres	35,726,495	38,418,897	1,610,700	2,325,268	1,150,345	1,302,515
TOTAL - 50 CENTRES	494,316,325	531,336,192	12,069,723	15,682,678	6,744,032	7,182,148

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925	2,230,038	43,433	714,408	879,501	442,998	149,698
1929	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1932	2,070,836 <sup>F</sup>	48,423 <sup>F</sup>	665,779 <sup>F</sup>	862,857 <sup>F</sup>	359,044 <sup>F</sup> (3)	134,733 <sup>F</sup>
1935	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1955	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1970	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565
1976	191,828,528	3,772,407	50,912,573	96,745,355	26,153,092	14,245,101
1977	206,411,328	3,759,479	56,862,318	101,853,053	27,456,055	16,480,423
1978	232,084,367	4,741,408	56,794,566	120,416,459	32,527,727	17,424,207
1979	294,803,061	5,747,497	53,889,714	172,654,181	41,315,189	21,196,480
1980	392,193,686	7,543,153	63,914,624	242,862,941	50,741,236	27,131,732
1981	506,774,535	7,679,061	71,838,327	325,178,174	63,591,433	38,487,540
1982	547,661,057	7,350,841	73,548,205	350,728,291	73,987,040	42,046,680

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

<sup>F</sup> revised figures.

<sup>F</sup> nombres rectifiés.









Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

FEBRUARY 1982

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

April 1982  
5-4404-509

LIBRARY

APR 28 1982

UNIVERSITY OF TORONTO

### CHEQUES ENCAISSÉS

FÉVRIER 1982

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Avril 1982  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	February Février			First two months Deux premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,245,822	1,804,934	0.80	4,255,008	3,477,073	0.82
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	236,505	316,481	1.34	552,050	606,890	1.10
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	19,789	20,196	1.02	40,317	41,996	1.04
Halifax	2,815,617	3,586,044	1.27	6,318,184	7,495,280	1.19
Sydney	254,282	400,115	1.57	557,493	724,615	1.30
<b>Total - 3 centres</b>	<b>3,089,688</b>	<b>4,006,355</b>	<b>1.30</b>	<b>6,915,994</b>	<b>8,261,891</b>	<b>1.19</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	695,851	858,414	1.23	1,419,358	1,569,858	1.11
Moncton	377,556	395,227	1.05	807,284	777,696	0.96
Saint John	1,230,081	1,339,788	1.09	2,967,661	2,726,785	0.92
<b>Total - 3 centres</b>	<b>2,303,488</b>	<b>2,593,429</b>	<b>1.13</b>	<b>5,194,303</b>	<b>5,074,339</b>	<b>0.98</b>
Québec:						
Chicoutimi	354,868	334,382	0.94	695,084	700,499	1.01
Drummondville	152,287	152,501	1.00	320,686	315,342	0.98
Granby	199,537	212,036	1.06	394,001	435,850	1.11
Montréal	64,865,636	61,935,024	0.95	124,532,133	124,564,000	1.00
Québec	10,255,309	11,728,285	1.14	21,985,859	22,190,000	1.01
St-Hyacinthe	327,618	344,782	1.05	677,582	697,213	1.03
Shawinigan	65,391	123,440	1.89	152,166	242,792	1.60
Sherbrooke	504,515	458,153	0.91	945,795	915,667	0.97
Trois-Rivières	312,295	349,574	1.12	658,617	709,892	1.08
Valleyfield	115,166	127,134	1.10	226,942	254,040	1.12
<b>Total - 10 centres</b>	<b>77,152,622</b>	<b>75,765,311</b>	<b>0.98</b>	<b>150,588,865</b>	<b>151,025,295</b>	<b>1.00</b>
Ontario:						
Brantford	436,530	481,971	1.10	936,485	1,038,518	1.11
Chatham	1,483,350	831,919	0.56	2,913,689	1,815,409	0.62
Cornwall	206,315	249,178	1.21	485,041	501,343	1.03
Guelph	434,999	411,145	0.95	929,871	891,137	0.96
Hamilton	5,186,752	5,098,897	0.98	10,265,141	10,620,451	1.03
Kingston	319,833	399,051	1.25	682,025	811,986	1.19
Kitchener	993,094	1,190,552	1.20	2,003,854	2,443,472	1.22
London	3,162,335	3,733,114	1.18	6,044,004	7,249,846	1.20
Niagara Falls	299,006	319,563	1.07	644,913	630,818	0.98
Oshawa	1,625,363	1,608,069	0.99	3,230,019	3,230,944	1.00
Ottawa	7,887,202	9,241,033	1.17	16,738,296	18,372,680	1.10
Peterborough	267,207	314,978	1.18	589,194	654,694	1.11
St. Catharines	699,021	771,149	1.10	1,431,778	1,590,515	1.11
Sarnia	921,709	1,733,594	1.88	1,748,212	3,483,226	1.99
Sault Ste. Marie	356,154	461,264	1.30	784,468	943,213	1.20
Sudbury	384,002	517,597	1.35	806,923	1,084,291	1.34
Thunder Bay	581,583	746,776	1.28	1,252,207	1,417,873	1.13
Timmins	168,737	244,106	1.45	359,706	498,255	1.39
Toronto	283,237,983	289,561,361	1.02	583,806,479	613,227,076	1.05
Windsor	1,633,970	1,396,089	0.85	3,205,852	3,013,979	0.94
<b>Total - 20 centres</b>	<b>310,285,145</b>	<b>319,311,406</b>	<b>1.03</b>	<b>638,858,157</b>	<b>673,519,726</b>	<b>1.05</b>
Manitoba:						
Brandon	187,010	218,799	1.17	396,157	447,613	1.13
Winnipeg	15,637,840	16,132,039	1.03	32,141,262	33,931,747	1.06
<b>Total - 2 centres</b>	<b>15,824,850</b>	<b>16,350,838</b>	<b>1.03</b>	<b>32,537,419</b>	<b>34,379,360</b>	<b>1.06</b>
Saskatchewan:						
Moose Jaw	162,509	157,675	0.97	345,927	352,378	1.02
Prince Albert	190,972	192,953	1.01	382,240	396,949	1.04
Regina	3,114,967	3,780,725	1.21	6,663,509	8,197,617	1.23
Saskatoon	1,210,958	1,502,537	1.24	2,629,247	3,010,937	1.15
<b>Total - 4 centres</b>	<b>4,679,406</b>	<b>5,633,890</b>	<b>1.20</b>	<b>10,020,923</b>	<b>11,957,881</b>	<b>1.19</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	February			First two months		
	Février			Deux premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	23,752,687	26,034,469	1.10	49,412,611	54,970,339	1.11
Edmonton	14,496,248	18,560,614	1.28	29,538,237	38,435,229	1.30
Lethbridge	477,979	447,419	0.94	941,437	962,003	1.02
Medicine Hat	352,447	282,250	0.80	724,423	591,708	0.82
<b>Total - 4 centres</b>	<b>39,079,361</b>	<b>45,324,752</b>	<b>1.16</b>	<b>80,616,708</b>	<b>94,959,279</b>	<b>1.18</b>
British Columbia - Colombie-Britannique:						
Vancouver	28,605,950	25,860,780	0.90	58,741,689	54,160,155	0.92
Victoria	6,923,759	12,470,223	1.80	15,275,560	26,217,528	1.72
<b>Total - 2 centres</b>	<b>35,529,709</b>	<b>38,331,003</b>	<b>1.08</b>	<b>74,017,249</b>	<b>80,377,683</b>	<b>1.09</b>
<b>TOTAL - 50 CENTRES</b>	<b>490,426,596</b>	<b>509,438,399</b>	<b>1.04</b>	<b>1,003,556,676</b>	<b>1,063,639,417</b>	<b>1.06</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	February			First two months		
	Février			Deux premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	352,776	441,272	1.25	668,644	830,412	1.24
Calgary	300,819	297,767	0.99	501,414	545,303	1.09
Regina	101,783	124,196	1.22	191,738	222,990	1.16
Winnipeg	209,468	242,310	1.16	393,678	446,856	1.14
Toronto	948,603	1,211,739	1.28	1,735,257	2,123,058	1.22
Ottawa	3,667,522	4,265,883	1.16	8,981,520	9,559,843	1.06
Montréal	909,514	1,064,994	1.17	1,700,117	1,976,993	1.16
Saint John	53,239	67,330	1.26	104,452	132,406	1.27
Halifax	346,143	397,079	1.15	664,447	741,808	1.12
<b>CANADA</b>	<b>6,889,867</b>	<b>8,112,570</b>	<b>1.18</b>	<b>14,941,267</b>	<b>16,579,669</b>	<b>1.11</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,106,740	1,648,288	89,516	107,613	49,566	49,033
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	206,053	282,953	15,066	19,831	15,386	13,697
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,016	13,113	3,843	4,747	1,930	2,336
Halifax	2,618,583	3,323,977	98,903	154,797	98,131	107,270
Sydney	228,329	369,316	11,483	17,574	14,470	13,225
Total - 3 centres	2,860,928	3,706,406	114,229	177,118	114,531	122,831
New Brunswick - Nouveau-Brunswick:						
Fredericton	641,546	788,043	32,286	47,098	22,019	23,273
Moncton	325,917	333,901	23,781	33,671	27,858	27,655
Saint John	1,162,809	1,263,339	37,970	45,752	29,302	30,697
Total - 3 centres	2,130,272	2,385,283	94,037	126,521	79,179	81,625
Québec:						
Chicoutimi	328,182	298,566	17,977	26,360	8,709	9,456
Drummondville	136,470	131,788	13,014	17,550	2,803	3,163
Granby	182,608	188,567	10,393	17,045	6,536	6,424
Montréal	61,887,758	58,673,083	2,300,202	2,667,636	677,676	594,305
Québec	9,730,023	11,153,821	485,539	534,410	39,747	40,054
St-Hyacinthe	299,635	304,549	21,855	29,675	6,128	10,558
Shawinigan	55,162	109,969	7,293	10,174	2,936	3,297
Sherbrooke	455,629	397,033	30,622	44,710	18,264	16,410
Trois-Rivières	281,711	308,525	21,943	32,131	8,641	8,918
Valleyfield	100,576	107,263	10,432	14,876	4,158	4,995
Total - 10 centres	73,457,754	71,673,164	2,919,270	3,394,567	775,598	697,580
Ontario:						
Brantford	374,050	405,729	41,616	54,394	20,864	21,848
Chatham	1,441,330	777,807	25,415	36,639	16,605	17,473
Cornwall	174,589	212,268	20,657	26,312	11,069	10,598
Guelph	373,092	334,096	38,468	52,866	23,439	24,183
Hamilton	4,714,007	4,353,685	336,362	601,562	136,383	143,650
Kingston	212,585	268,825	69,031	92,425	38,217	37,801
Kitchener	829,198	1,006,159	108,289	137,759	55,607	46,634
London	2,797,281	3,398,046	274,750	240,043	90,304	95,025
Niagara Falls	249,332	259,506	35,200	44,002	14,474	16,055
Oshawa	1,530,731	1,480,542	64,218	92,241	30,414	35,286
Ottawa	7,075,780	8,408,438	465,759	461,621	345,663	370,974
Peterborough	206,792	233,558	37,254	56,226	23,161	25,194
St. Catharines	606,213	645,843	60,079	90,761	32,729	34,545
Sarnia	860,825	1,646,711	36,435	60,555	24,449	26,328
Sault Ste. Marie	294,588	392,613	39,456	45,447	22,110	23,204
Sudbury	298,542	416,918	54,483	69,127	30,977	31,552
Thunder Bay	474,058	614,961	68,092	90,168	39,433	41,647
Timmins	138,738	199,986	19,448	31,377	10,551	12,743
Toronto	279,155,585	284,685,978	2,653,062	3,393,358	1,429,336	1,482,025
Windsor	1,367,843	1,146,137	143,154	188,628	122,973	61,324
Total - 20 centres	303,175,159	310,887,806	4,591,228	5,865,511	2,518,758	2,558,089
Manitoba:						
Brandon	145,474	171,429	23,132	27,667	18,404	19,703
Winnipeg	14,856,179	15,031,825	508,003	803,963	273,658	296,251
Total - 2 centres	15,001,653	15,203,254	531,135	831,630	292,062	315,954
Saskatchewan:						
Moose Jaw	118,262	107,622	23,926	31,657	20,321	18,396
Prince Albert	159,315	154,502	16,133	21,635	15,524	16,816
Regina	2,951,087	3,563,070	77,676	118,646	86,204	99,009
Saskatoon	991,065	1,131,150	103,394	269,518	116,499	101,869
Total - 4 centres	4,219,729	4,956,344	221,129	441,456	238,548	236,090

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	22,386,479	24,498,383	673,137	829,710	693,071	706,376
Edmonton	13,612,695	17,197,514	461,080	915,594	422,473	447,506
Lethbridge	385,716	344,771	42,556	51,468	49,707	51,180
Medicine Hat	302,083	212,887	21,986	36,954	28,378	32,409
<b>Total - 4 centres</b>	<b>36,686,973</b>	<b>42,253,555</b>	<b>1,198,759</b>	<b>1,833,726</b>	<b>1,193,629</b>	<b>1,237,471</b>
British Columbia - Colombie-Britannique:						
Vancouver	26,590,267	22,752,138	1,093,620	2,079,553	922,063	1,029,089
Victoria	6,470,232	12,012,212	294,450	239,680	159,077	218,331
<b>Total - 2 centres</b>	<b>33,060,499</b>	<b>34,764,350</b>	<b>1,388,070</b>	<b>2,319,233</b>	<b>1,081,140</b>	<b>1,247,420</b>
<b>TOTAL - 50 CENTRES</b>	<b>472,905,760</b>	<b>487,761,403</b>	<b>11,162,439</b>	<b>15,117,206</b>	<b>6,358,397</b>	<b>6,559,790</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929	7,522,611	124,623	2,714,749	3,126,617(2)	1,070,759	485,863
1930	6,026,446	111,977	1,997,250	2,500,398	1,011,754	405,067
1932	4,061,081	87,996	1,242,211	1,784,387	688,420(3)	258,067
1935	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945	9,503,506	210,458(5)	2,864,454	4,274,664(4)	1,556,769	597,161
1950	13,306,823	360,086	4,029,045	5,625,119(6)	2,182,304	1,110,269
1955	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,219
1965	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366
1970	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325
1971	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972	154,923,801	3,375,169	39,747,014	82,243,600	18,408,361	11,149,657
1973	192,078,458	3,749,514	48,388,392	103,887,858	21,933,067	14,119,627
1974	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316
1975	318,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747
1976	367,362,701	7,167,290	97,473,512	186,704,317	48,127,083	27,890,499
1977	402,881,027	7,794,810	109,697,081	199,972,874	53,264,593	32,151,669
1978	441,664,053	8,526,861	108,019,973	230,825,821	60,470,367	33,821,031
1979	559,986,300	9,887,469	103,838,695	327,801,690	76,523,883	41,934,563
1980	757,171,834	13,048,175	125,308,091	467,144,156	98,175,533	53,495,879
1981	991,297,304	14,348,137	147,463,787	632,293,081	123,175,050	74,017,249
1982	1,050,449,638	14,476,834	147,669,667	666,628,934	141,296,520	80,377,683

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

r revised figures.

r nombres rectifiés.



### Valeur des chèques encaissés au Canada

\$ Billions  
\$ Millions

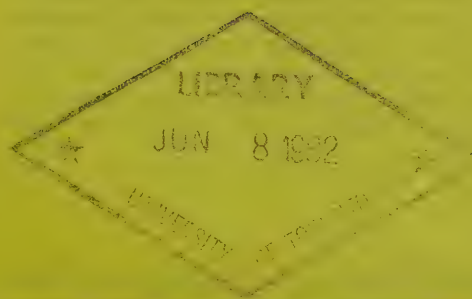






Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

MARCH 1982

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

May 1982  
5-4404-509

### CHÈQUES ENCAISSÉS

MARS 1982

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Mai 1982  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	March Mars			First three months Trois premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,511,452	1,803,304	0.72	6,766,460	5,280,377	0.78
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	329,538	355,436	1.08	881,588	962,326	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,358	24,454	1.05	63,675	66,450	1.04
Halifax	3,254,382	4,457,522	1.37	9,572,566	11,952,802	1.25
Sydney	315,392	557,119	1.77	872,885	1,281,734	1.47
<b>Total - 3 centres</b>	<b>3,593,132</b>	<b>5,039,095</b>	<b>1.40</b>	<b>10,509,126</b>	<b>13,300,986</b>	<b>1.27</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	764,270	918,024	1.20	2,183,628	2,487,882	1.14
Moncton	397,380	443,050	1.11	1,204,664	1,220,746	1.01
Saint John	1,601,299	1,317,793	0.82	4,568,960	4,044,578	0.89
<b>Total - 3 centres</b>	<b>2,762,949</b>	<b>2,678,867</b>	<b>0.97</b>	<b>7,957,252</b>	<b>7,753,206</b>	<b>0.97</b>
Québec:						
Chicoutimi	378,529	388,643	1.03	1,073,613	1,089,142	1.01
Drummondville	161,151	167,139	1.04	481,837	482,481	1.00
Granby	202,478	235,010	1.16	596,479	670,860	1.12
Montréal	71,564,264	72,704,119	1.02	196,096,397	197,268,119	1.01
Québec	10,255,202	12,060,126	1.18	32,241,061	34,250,126	1.06
St-Hyacinthe	324,499	329,245	1.01	1,002,081	1,026,458	1.02
Shawinigan	83,770	124,873	1.49	235,936	367,665	1.56
Sherbrooke	449,503	552,076	1.23	1,395,298	1,467,743	1.05
Trois-Rivières	323,413	371,777	1.15	982,030	1,081,669	1.10
Valleyfield	119,052	142,674	1.20	345,994	396,714	1.15
<b>Total - 10 centres</b>	<b>83,861,861</b>	<b>87,075,682</b>	<b>1.04</b>	<b>234,450,726</b>	<b>238,100,977</b>	<b>1.02</b>
Ontario:						
Brantford	565,498	546,090	0.97	1,501,983	1,584,608	1.06
Chatham	1,330,032	966,119	0.73	4,243,721	2,781,528	0.66
Cornwall	242,109	313,309	1.29	727,150	814,652	1.12
Guelph	475,107	500,094	1.05	1,404,978	1,391,231	0.99
Hamilton	5,424,928	5,941,818	1.10	15,690,069	16,562,269	1.06
Kingston	365,976	447,733	1.22	1,048,001	1,259,719	1.20
Kitchener	1,062,908	1,195,289	1.12	3,066,762	3,638,761	1.19
London	3,100,542	4,227,216	1.36	9,144,546	11,477,062	1.26
Niagara Falls	345,238	388,935	1.13	990,151	1,019,753	1.03
Oshawa	2,071,620	1,680,109	0.81	5,301,639	4,911,053	0.93
Ottawa	6,819,551	8,569,296	1.26	23,557,847	26,941,976	1.14
Peterborough	325,987	378,366	1.16	915,181	1,033,060	1.13
St. Catharines	784,859	824,115	1.05	2,216,637	2,414,630	1.09
Sarnia	1,078,074	1,594,430	1.48	2,826,286	5,077,656	1.80
Sault Ste. Marie	362,853	506,966	1.40	1,147,321	1,450,179	1.26
Sudbury	430,285	588,411	1.37	1,237,208	1,672,702	1.35
Thunder Bay	698,700	760,953	1.09	1,950,907	2,178,826	1.12
Timmins	207,903	272,243	1.31	567,609	770,498	1.36
Toronto	317,791,576	370,995,963	1.17	901,598,055	984,223,039	1.09
Windsor	2,051,442	1,734,668	0.85	5,257,294	4,748,647	0.90
<b>Total - 20 centres</b>	<b>345,535,188</b>	<b>402,432,123</b>	<b>1.16</b>	<b>984,393,345</b>	<b>1,075,951,849</b>	<b>1.09</b>
Manitoba:						
Brandon	227,152	256,411	1.13	623,309	704,024	1.13
Winnipeg	17,901,688	17,273,046	0.96	50,042,950	51,204,793	1.02
<b>Total - 2 centres</b>	<b>18,128,840</b>	<b>17,529,457</b>	<b>0.97</b>	<b>50,666,259</b>	<b>51,908,817</b>	<b>1.02</b>
Saskatchewan:						
Moose Jaw	195,989	181,341	0.93	541,916	533,719	0.98
Prince Albert	204,790	212,567	1.04	587,030	609,516	1.04
Regina	3,807,212	4,192,699	1.10	10,470,721	12,390,316	1.18
Saskatoon	1,371,783	2,034,997	1.48	4,001,030	5,045,934	1.26
<b>Total - 4 centres</b>	<b>5,579,774</b>	<b>6,621,604</b>	<b>1.19</b>	<b>15,600,697</b>	<b>18,579,485</b>	<b>1.19</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	March			First three months		
	Mars			Trois premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	26,132,243	33,214,293	1.27	75,544,854	88,184,632	1.17
Edmonton	18,879,654	24,419,937	1.29	48,417,891	62,855,166	1.30
Lethbridge	530,423	531,875	1.00	1,471,860	1,493,878	1.01
Medicine Hat	423,119	333,396	0.79	1,147,542	925,104	0.81
<b>Total - 4 centres</b>	<b>45,965,439</b>	<b>58,499,501</b>	<b>1.27</b>	<b>126,582,147</b>	<b>153,458,780</b>	<b>1.21</b>
British Columbia - Colombie-Britannique:						
Vancouver	32,096,773	26,754,380	0.83	90,838,462	80,914,535	0.89
Victoria	10,272,286	12,654,126	1.23	25,547,846	38,871,654	1.52
<b>Total - 2 centres</b>	<b>42,369,059</b>	<b>39,408,506</b>	<b>0.93</b>	<b>116,386,308</b>	<b>119,786,189</b>	<b>1.03</b>
<b>TOTAL - 50 CENTRES</b>	<b>550,637,232</b>	<b>621,443,575</b>	<b>1.13</b>	<b>1,554,193,908</b>	<b>1,685,082,992</b>	<b>1.08</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	March			First three months		
	Mars			Trois premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	406,153	560,592	1.38	1,074,797	1,391,004	1.29
Calgary	296,557	379,331	1.28	797,971	924,634	1.16
Regina	134,538	137,074	1.02	326,276	360,064	1.10
Winnipeg	243,640	291,079	1.19	637,318	737,935	1.16
Toronto	1,118,022	1,389,769	1.24	2,853,279	3,512,827	1.23
Ottawa	6,405,621	5,832,958	0.91	15,387,141	15,392,801	1.00
Montréal	991,903	1,148,571	1.16	2,692,020	3,125,564	1.16
Saint John	59,105	81,403	1.38	163,557	213,809	1.31
Halifax	406,441	454,051	1.12	1,070,888	1,195,859	1.12
<b>CANADA</b>	<b>10,061,980</b>	<b>10,274,828</b>	<b>1.02</b>	<b>25,003,247</b>	<b>26,854,497</b>	<b>1.07</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,352,243	1,629,666	101,659	115,547	57,550	58,091
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	292,821	314,183	19,761	24,249	16,956	17,004
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,097	15,363	3,556	6,143	2,705	2,948
Halifax	3,015,780	4,184,605	125,731	156,254	112,871	116,663
Sydney	286,237	524,918	12,439	18,750	16,716	13,451
Total - 3 centres	3,319,114	4,724,886	141,726	181,147	132,292	133,062
New Brunswick - Nouveau-Brunswick:						
Fredericton	701,876	831,649	37,760	57,350	24,634	29,025
Moncton	339,102	370,438	25,883	38,538	32,395	34,074
Saint John	1,530,256	1,226,060	38,531	56,772	32,512	34,961
Total - 3 centres	2,571,234	2,428,147	102,174	152,660	89,541	98,060
Québec:						
Chicoutimi	347,764	351,331	20,450	27,816	10,315	9,496
Drummondville	143,264	140,951	14,108	21,799	3,779	4,389
Granby	183,397	211,775	11,329	16,211	7,752	7,024
Montréal	68,455,173	69,090,425	2,389,833	2,964,046	719,258	649,648
Québec	9,755,659	11,450,185	451,274	565,007	48,269	44,934
St-Hyacinthe	292,963	274,630	24,243	42,828	7,293	11,787
Shawinigan	73,196	110,810	7,555	10,561	3,019	3,502
Sherbrooke	398,866	485,695	32,469	48,560	18,168	17,821
Trois-Rivières	290,472	327,059	23,250	35,275	9,691	9,443
Valleyfield	102,952	118,615	11,814	17,657	4,286	6,402
Total - 10 centres	80,043,706	82,561,476	2,986,325	3,749,760	831,830	764,446
Ontario:						
Brantford	493,583	453,105	48,202	67,109	23,713	25,876
Chatham	1,275,134	893,998	34,122	51,878	20,776	20,243
Cornwall	202,373	267,141	27,467	34,011	12,269	12,157
Guelph	401,579	407,539	44,611	64,033	28,917	28,522
Hamilton	4,884,780	5,045,356	388,621	736,317	151,527	160,145
Kingston	254,954	303,311	68,862	100,942	42,160	43,480
Kitchener	884,841	979,218	122,938	158,202	55,129	57,869
London	2,707,057	3,756,347	289,193	297,058	104,292	173,811
Niaqara Falls	292,045	310,849	36,239	57,785	16,954	20,301
Oshawa	1,959,950	1,531,597	76,070	107,995	35,600	40,517
Ottawa	6,005,159	7,691,466	539,837	564,971	274,555	312,859
Peterborough	256,175	284,726	41,810	63,698	28,002	29,942
St. Catharines	678,920	684,989	68,997	100,398	36,942	38,728
Sarnia	1,002,061	1,488,453	44,756	77,135	31,257	28,842
Sault Ste. Marie	305,827	428,229	35,592	53,816	21,434	24,921
Sudbury	334,142	471,551	61,847	80,438	34,296	36,422
Thunder Bay	573,574	603,413	78,259	110,620	46,867	46,920
Timmins	173,302	222,837	22,497	35,593	12,104	13,813
Toronto	313,074,758	365,047,045	3,062,448	4,210,883	1,654,370	1,738,035
Windsor	1,748,495	1,431,674	173,695	224,536	129,252	78,458
Total - 20 centres	337,508,709	392,302,844	5,266,063	7,197,418	2,760,416	2,931,861
Manitoba:						
Brandon	178,199	201,011	27,661	32,434	21,292	22,966
Winnipeg	17,177,263	16,370,743	429,196	589,094	295,229	313,209
Total - 2 centres	17,355,462	16,571,754	456,857	621,528	316,521	336,175
Saskatchewan:						
Moose Jaw	141,523	118,687	29,987	41,431	24,479	21,223
Prince Albert	160,642	168,147	26,609	24,932	17,539	19,488
Regina	3,617,094	3,944,854	92,347	143,555	97,771	104,290
Saskatoon	1,170,176	1,580,204	105,638	338,141	95,969	116,652
Total - 4 centres	5,089,435	5,811,892	254,581	548,059	235,758	261,653

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	24,480,099	31,317,166	873,410	1,114,386	778,734	782,741
Edmonton	17,684,806	22,829,081	532,696	1,091,890	662,152	498,966
Lethbridge	421,082	406,611	50,369	65,340	58,972	59,924
Medicine Hat	365,092	259,317	26,508	40,490	31,519	33,589
<b>Total - 4 centres</b>	<b>42,951,079</b>	<b>54,812,175</b>	<b>1,482,983</b>	<b>2,312,106</b>	<b>1,531,377</b>	<b>1,375,220</b>
British Columbia - Colombie-Britannique:						
Vancouver	29,610,593	23,974,783	1,406,142	1,926,200	1,080,038	853,397
Victoria	9,859,792	12,245,809	240,666	260,094	171,828	148,223
<b>Total - 2 centres</b>	<b>39,470,385</b>	<b>36,220,592</b>	<b>1,646,808</b>	<b>2,186,294</b>	<b>1,251,866</b>	<b>1,001,620</b>
<b>TOTAL - 50 CENTRES</b>	<b>530,954,188</b>	<b>597,377,615</b>	<b>12,458,937</b>	<b>17,088,768</b>	<b>7,224,107</b>	<b>6,977,192</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929	11,504,782	191,235	4,220,848	4,660,142(2)	1,644,222	788,335
1930	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1932	5,485,120	129,233	1,880,528	2,045,682	1,041,221(3)	388,456
1935	7,151,097	264,460	2,059,698	3,413,815	1,029,204	383,920
1940	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950	21,036,876	553,723(5)	6,392,333	9,029,068(6)	3,335,352	1,726,400
1955	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1970	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971	202,602,350	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974	356,207,894	7,479,192	87,937,543	186,100,662	46,453,917	28,236,580
1975	478,465,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020
1976	565,751,829	11,316,395	148,670,161	287,211,763	73,616,531	44,936,979
1977	629,462,080	12,464,058	170,989,798	312,322,537	83,192,731	50,492,956
1978	683,164,358	12,923,135	168,468,302	355,886,697	92,738,216	53,148,008
1979	858,807,259	15,397,205	164,141,088	501,838,665	113,358,280	64,072,021
1980	1,177,869,363	19,262,935	194,205,770	735,058,960	146,651,338	82,690,360
1981	1,535,118,866	22,112,650	229,732,756	974,038,049	192,849,103	116,386,308
1982	1,664,573,361	22,498,503	232,985,988	1,065,355,599	223,947,082	119,786,189

(1) Original 31 centres.

(2) A l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

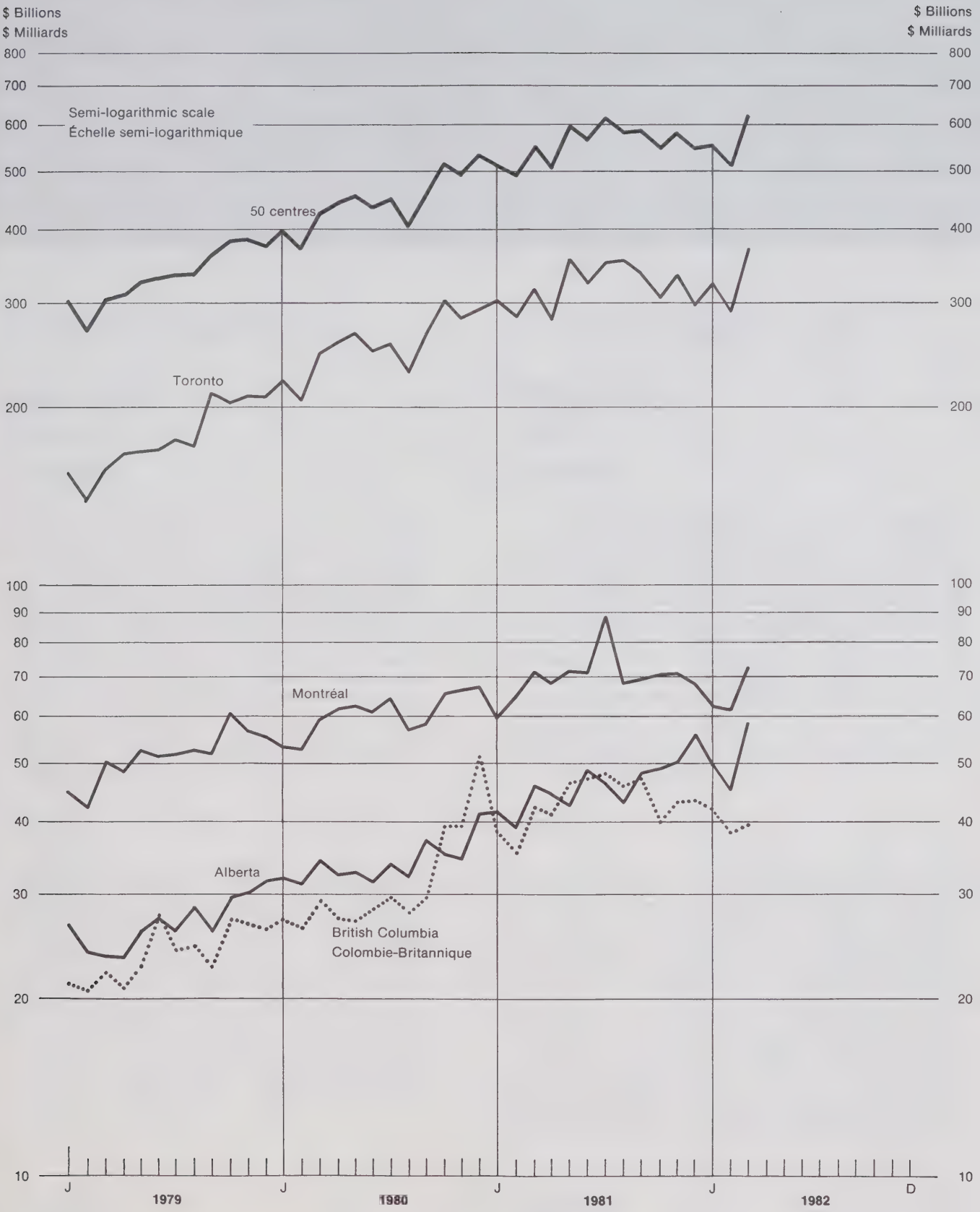
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



Value of Cheques Cashed in Canada  
Valeur des chèques encaissés au Canada

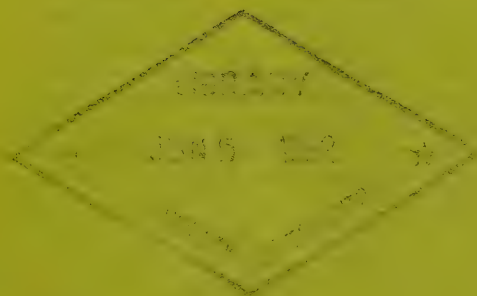






Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

APRIL 1982

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

June 1982  
5-4404-509

### CHÈQUES ENCAISSÉS

AVRIL 1982

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Juin 1982  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	April Avril			First four months Quatre premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,295,382	2,345,977	1.02	9,061,842	7,626,354	0.84
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	342,098	376,178	1.10	1,223,686	1,338,504	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,907	25,105	1.05	87,582	91,555	1.05
Halifax	3,325,912	3,870,975	1.16	12,898,478	15,823,777	1.23
Sydney	496,315	431,957	0.87	1,369,200	1,713,691	1.25
<b>Total - 3 centres</b>	<b>3,846,134</b>	<b>4,328,037</b>	<b>1.13</b>	<b>14,355,260</b>	<b>17,629,023</b>	<b>1.23</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	931,032	908,672	0.98	3,114,660	3,396,554	1.09
Moncton	439,183	498,164	1.13	1,643,847	1,718,910	1.05
Saint John	1,435,468	1,220,419	0.85	6,004,428	5,264,997	0.88
<b>Total - 3 centres</b>	<b>2,805,683</b>	<b>2,627,255</b>	<b>0.94</b>	<b>10,762,935</b>	<b>10,380,461</b>	<b>0.96</b>
Québec:						
Chicoutimi	348,956	355,874	1.02	1,422,569	1,445,016	1.02
Drummondville	165,965	163,998	0.99	647,802	646,479	1.00
Granby	211,334	241,623	1.14	807,813	912,483	1.13
Montréal	68,123,519	66,623,488	0.98	264,219,916	263,891,607	1.00
Québec	11,581,510	11,553,078	1.00	43,822,571	45,803,204	1.05
St-Hyacinthe	376,294	296,485	0.79	1,378,375	1,322,943	0.96
Shawinigan	92,954	125,488	1.35	328,890	493,153	1.50
Sherbrooke	457,298	481,998	1.05	1,852,596	1,949,741	1.05
Trois-Rivières	335,370	366,744	1.09	1,317,400	1,448,413	1.10
Valleyfield	120,752	140,520	1.16	466,746	537,234	1.15
<b>Total - 10 centres</b>	<b>81,813,952</b>	<b>80,349,296</b>	<b>0.98</b>	<b>316,264,678</b>	<b>318,450,273</b>	<b>1.01</b>
Ontario:						
Brantford	541,106	582,641	1.08	2,043,089	2,167,249	1.06
Chatham	944,206	798,101	0.85	5,187,927	3,579,629	0.69
Cornwall	259,231	241,429	0.93	986,381	1,056,081	1.07
Guelph	469,011	388,481	0.83	1,873,989	1,779,712	0.95
Hamilton	5,532,915	5,968,884	1.08	21,222,984	22,531,153	1.06
Kingston	400,790	494,791	1.23	1,448,791	1,754,510	1.21
Kitchener	1,173,917	1,193,375	1.02	4,240,679	4,832,136	1.14
London	3,467,680	3,339,012	0.96	12,612,226	14,816,074	1.17
Niagara Falls	348,721	396,873	1.14	1,338,872	1,416,626	1.06
Oshawa	2,126,733	1,624,330	0.76	7,428,372	6,535,383	0.88
Ottawa	7,664,168	9,145,559	1.19	31,222,015	36,087,535	1.16
Peterborough	342,133	391,256	1.14	1,257,314	1,424,316	1.13
St. Catharines	747,996	754,301	1.01	2,964,633	3,168,931	1.07
Sarnia	1,038,476	1,946,998	1.87	3,864,762	7,024,654	1.82
Sault Ste. Marie	408,362	457,619	1.12	1,555,683	1,907,798	1.23
Sudbury	438,092	632,614	1.44	1,675,300	2,305,316	1.38
Thunder Bay	742,330	830,293	1.12	2,693,237	3,009,119	1.12
Timmins	217,159	317,964	1.46	784,768	1,088,462	1.39
Toronto	281,282,178	353,459,805	1.26	1,182,880,233	1,337,682,844	1.13
Windsor	1,989,545	1,701,778	0.86	7,246,839	6,450,425	0.89
<b>Total - 20 centres</b>	<b>310,134,749</b>	<b>384,666,104</b>	<b>1.24</b>	<b>1,294,528,094</b>	<b>1,460,617,953</b>	<b>1.13</b>
Manitoba:						
Brandon	229,258	240,851	1.05	852,567	944,875	1.11
Winnipeg	14,695,844	16,330,269	1.11	64,738,794	67,535,062	1.04
<b>Total - 2 centres</b>	<b>14,925,102</b>	<b>16,571,120</b>	<b>1.11</b>	<b>65,591,361</b>	<b>68,479,937</b>	<b>1.04</b>
Saskatchewan:						
Monse Jaw	196,251	208,031	1.06	738,167	741,750	1.00
Prince Albert	193,414	194,397	1.01	780,444	803,913	1.03
Regina	4,235,604	4,230,291	1.00	14,706,325	16,620,607	1.13
Saskatoon	1,187,479	1,759,373	1.48	5,188,509	6,805,307	1.31
<b>Total - 4 centres</b>	<b>5,812,748</b>	<b>6,392,092</b>	<b>1.10</b>	<b>21,413,445</b>	<b>24,971,577</b>	<b>1.17</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	April			First four months		
	Avril			Quatre premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	27,493,265	31,334,517	1.14	103,038,119	119,519,149	1.16
Edmonton	16,120,392	22,196,023	1.38	64,538,283	85,051,189	1.32
Lethbridge	552,661	529,981	0.96	2,024,521	2,023,859	1.00
Medicine Hat	436,404	344,959	0.79	1,583,946	1,270,063	0.80
<b>Total - 4 centres</b>	<b>44,602,722</b>	<b>54,405,480</b>	<b>1.22</b>	<b>171,184,869</b>	<b>207,864,260</b>	<b>1.21</b>
British Columbia - Colombie-Britannique:						
Vancouver	30,362,435	27,653,721	0.91	121,200,897	108,568,256	0.90
Victoria	10,716,917	7,812,204	0.73	36,264,763	46,683,858	1.29
<b>Total - 2 centres</b>	<b>41,079,352</b>	<b>35,465,925</b>	<b>0.86</b>	<b>157,465,660</b>	<b>155,252,114</b>	<b>0.99</b>
<b>TOTAL - 50 CENTRES</b>	<b>507,657,922</b>	<b>587,527,464</b>	<b>1.16</b>	<b>2,061,851,830</b>	<b>2,272,610,456</b>	<b>1.10</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	April			First four months		
	Avril			Quatre premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	595,134	757,508	1.27	1,669,931	2,148,512	1.29
Calgary	467,275	522,068	1.12	1,265,246	1,446,702	1.14
Regina	175,454	211,425	1.21	501,730	571,489	1.14
Winnipeg	348,272	429,760	1.23	985,590	1,167,695	1.18
Toronto	1,673,004	1,715,986	1.03	4,526,283	5,228,813	1.16
Ottawa	6,660,224	6,332,527	0.95	22,047,365	21,725,328	0.99
Montréal	1,254,233	1,691,039	1.35	3,946,253	4,816,603	1.22
Saint John	91,440	104,532	1.14	254,997	318,341	1.25
Halifax	580,415	587,551	1.01	1,651,303	1,783,410	1.08
<b>CANADA</b>	<b>11,845,451</b>	<b>12,352,396</b>	<b>1.04</b>	<b>36,848,698</b>	<b>39,206,893</b>	<b>1.06</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,072,066	2,140,831	166,579	152,532	56,737	52,614
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	306,074	326,021	19,275	34,506	16,749	15,651
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,449	16,382	4,183	5,799	3,275	2,924
Halifax	3,064,178	3,553,934	156,398	203,595	105,336	113,446
Sydney	468,854	395,474	13,886	22,919	13,575	13,564
Total - 3 centres	3,549,481	3,965,790	174,467	232,313	122,186	129,934
New Brunswick - Nouveau-Brunswick:						
Fredericton	863,592	823,010	41,341	58,670	26,099	26,992
Moncton	374,607	419,512	34,352	47,079	30,224	31,573
Saint John	1,357,306	1,118,825	44,265	67,479	33,897	34,115
Total - 3 centres	2,595,505	2,361,347	119,958	173,228	90,220	92,680
Québec:						
Chicoutimi	317,360	316,416	21,642	30,572	9,954	8,886
Drummondville	147,636	139,826	15,192	20,029	3,137	4,143
Granby	191,974	214,442	12,785	19,835	6,575	7,346
Montréal	65,034,566	62,900,503	2,460,735	3,133,982	628,218	589,003
Québec	11,063,813	10,860,878	473,209	637,876	44,488	54,324
St-Hyacinthe	341,035	251,514	28,464	33,892	6,795	11,079
Shawinigan	80,347	108,810	9,615	13,192	2,992	3,486
Sherbrooke	407,605	415,955	33,188	48,408	16,505	17,635
Trois-Rivières	301,571	322,198	24,795	35,913	9,004	8,633
Valleyfield	104,844	114,965	11,965	19,779	3,943	5,776
Total - 10 centres	77,990,751	75,645,507	3,091,590	3,993,478	731,611	710,311
Ontario:						
Brantford	472,619	488,907	44,062	69,945	24,425	23,789
Chatham	879,521	729,579	42,004	47,003	22,681	21,519
Cornwall	218,370	189,592	28,025	39,898	12,836	11,939
Guelph	392,437	290,443	51,992	71,933	24,582	26,105
Hamilton	4,984,642	5,036,006	397,507	780,025	150,766	152,853
Kingston	276,195	331,892	81,827	124,557	42,768	38,342
Kitchener	968,162	968,319	150,289	176,680	55,466	48,376
London	3,074,652	2,949,071	290,579	292,077	102,449	97,864
Niagara Falls	284,493	311,616	45,327	66,765	18,901	18,492
Oshawa	1,990,660	1,464,260	100,963	119,498	35,110	40,572
Ottawa	6,912,370	8,276,310	470,560	588,945	281,238	280,304
Peterborough	254,580	282,715	59,615	79,203	27,938	29,338
St. Catharines	636,218	619,274	75,882	99,280	35,896	35,747
Sarnia	953,657	1,812,618	50,660	105,181	34,159	29,199
Sault Ste. Marie	346,572	362,390	40,705	67,305	21,085	27,924
Sudbury	335,660	505,227	68,335	91,508	34,097	35,879
Thunder Bay	608,222	654,060	89,628	131,591	44,480	44,642
Timmins	180,669	262,353	25,046	42,832	11,444	12,779
Toronto	276,296,141	347,959,108	3,276,240	3,860,225	1,709,797	1,640,472
Windsor	1,734,386	1,368,374	183,208	263,091	71,951	70,313
Total - 20 centres	301,800,226	374,862,114	5,572,454	7,117,542	2,762,069	2,686,448
Manitoba:						
Brandon	168,824	173,395	35,508	45,013	24,926	22,443
Winnipeg	13,908,331	15,320,775	496,825	714,116	290,688	295,378
Total - 2 centres	14,077,155	15,494,170	532,333	759,129	315,614	317,821
Saskatchewan:						
Moose Jaw	140,247	131,028	31,657	53,847	24,347	23,156
Prince Albert	149,706	150,596	25,026	23,640	18,682	20,161
Regina	4,024,548	3,990,700	110,902	133,457	100,154	106,134
Saskatoon	962,051	1,436,709	121,497	203,763	103,931	118,901
Total - 4 centres	5,276,552	5,709,033	289,082	414,707	247,114	268,352

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	25,777,319	29,375,851	828,553	1,190,110	887,393	768,556
Edmonton	15,020,722	20,777,230	578,665	941,258	521,005	477,535
Lethbridge	428,715	395,940	59,257	75,719	64,689	58,322
Medicine Hat	370,184	265,485	30,860	46,344	35,360	33,130
Total - 4 centres	41,596,940	50,814,506	1,497,335	2,253,431	1,508,447	1,337,543
British Columbia - Colombie-Britannique:						
Vancouver	27,835,612	24,549,742	1,558,377	2,247,804	968,446	856,175
Victoria	10,200,172	7,359,286	346,968	310,432	169,777	142,486
Total - 2 centres	38,035,784	31,909,028	1,905,345	2,558,236	1,138,223	998,661
TOTAL - 50 CENTRES	487,300,534	563,228,347	13,368,418	17,689,102	6,988,970	6,610,015

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	( 8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932	8,159,030	171,755	2,476,438	3,570,942	1,420,325(3)	519,570
1935	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1955	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1970	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974	485,221,972	9,982,756	119,496,097	253,599,195	62,417,210	39,726,714
1975	653,306,843	11,756,747	165,618,285	340,446,770	83,293,121	52,191,920
1976	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833
1978	917,414,554	17,122,571	228,704,591	478,287,183	123,248,458	70,051,751
1979	1,163,302,984	20,433,840	222,255,678	685,255,146	150,344,078	85,014,242
1980	1,613,851,925	25,345,077	267,209,036	1,014,865,784	196,369,538	110,062,490
1981	2,035,417,499	29,608,595	309,895,083	1,280,258,486	258,189,675	157,465,660
1982	2,245,096,053	30,434,038	311,644,552	1,446,449,575	301,315,774	155,252,114

(1) Original 31 centres.

(2) A l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

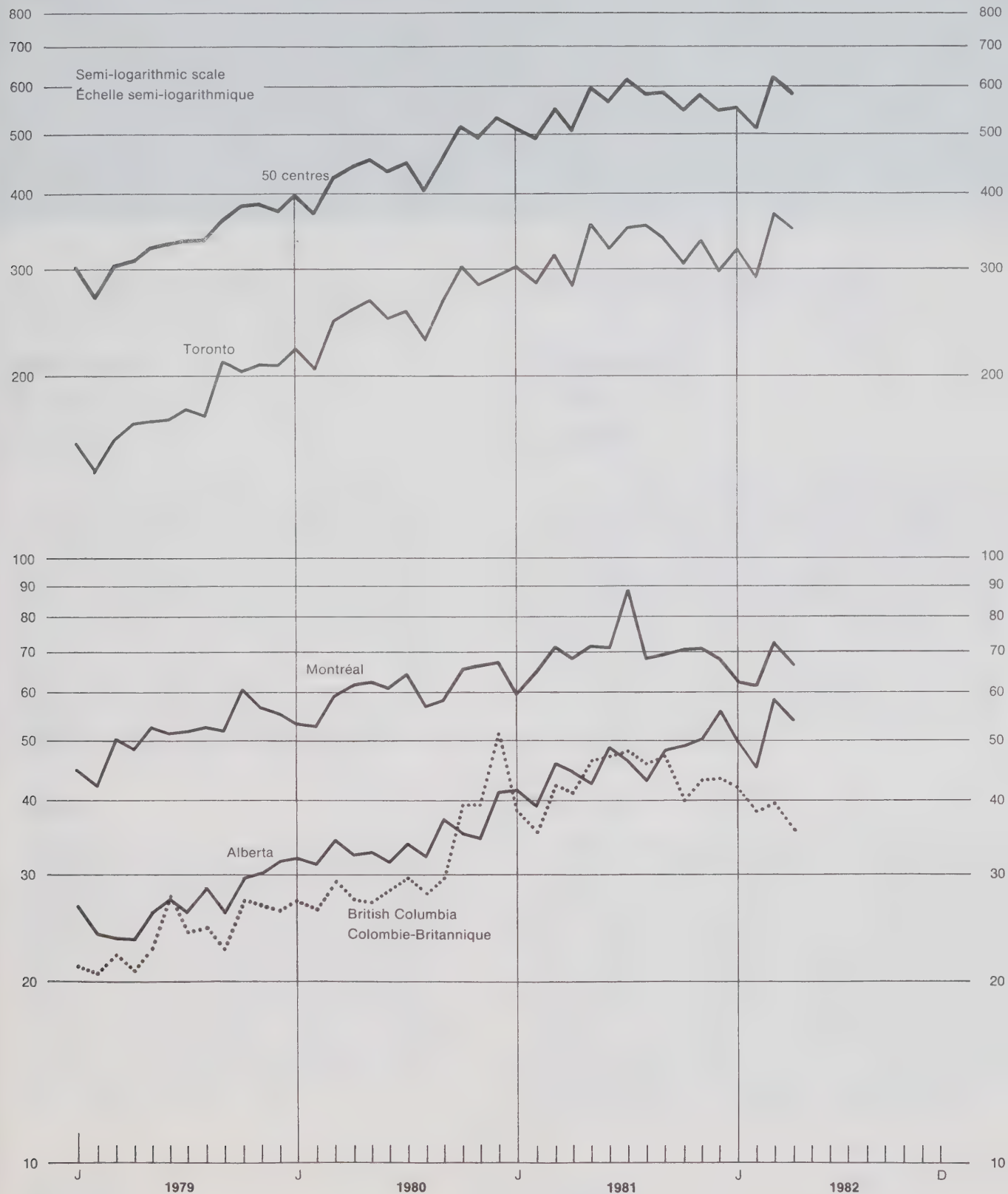
(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



### Valeur des chèques encaissés au Canada

\$ Billions  
\$ Millions







Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHEQUES CASHED

MAY 1982

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

July 1982  
5-4404-509

## CHÈQUES ENCAISSÉS

MAI 1982

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Juillet 1982  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	May Mai			First five months Cinq premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,304,712	1,902,949	0.83	11,366,554	9,529,303	0.84
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	286,748	339,199	1.18	1,510,434	1,677,703	1.11
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,838	24,233	1.02	111,420	115,788	1.04
Halifax	3,716,445	3,827,194	1.03	16,614,923	19,650,971	1.18
Sydney	311,595	295,857	0.95	1,680,795	2,009,548	1.20
<b>Total - 3 centres</b>	<b>4,051,878</b>	<b>4,147,284</b>	<b>1.02</b>	<b>18,407,138</b>	<b>21,776,307</b>	<b>1.18</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,125,165	710,846	0.63	4,239,825	4,107,400	0.97
Moncton	426,506	485,523	1.14	2,070,353	2,204,433	1.06
Saint John	959,491	1,198,502	1.25	6,963,919	6,463,499	0.93
<b>Total - 3 centres</b>	<b>2,511,162</b>	<b>2,394,871</b>	<b>0.95</b>	<b>13,274,097</b>	<b>12,775,332</b>	<b>0.96</b>
Québec:						
Chicoutimi	355,121	361,234	1.02	1,777,690	1,806,250	1.02
Drummondville	170,197	165,347	0.97	817,999	811,826	0.99
Granby	211,363	222,544	1.05	1,019,176	1,135,027	1.11
Montréal	71,723,597	65,881,870	0.92	335,943,513	329,773,477	0.98
Québec	9,914,328	11,298,922	1.14	53,736,899	57,102,126	1.06
St-Hyacinthe	358,027	325,446	0.91	1,736,402	1,648,389	0.95
Shawinigan	103,059	126,552	1.23	431,949	619,705	1.43
Sherbrooke	518,644	520,046	1.00	2,371,240	2,469,787	1.04
Trois-Rivières	346,747	367,243	1.06	1,664,147	1,815,656	1.09
Valleyfield	131,337	143,618	1.09	598,083	680,852	1.14
<b>Total - 10 centres</b>	<b>83,832,420</b>	<b>79,412,822</b>	<b>0.95</b>	<b>400,097,098</b>	<b>397,863,095</b>	<b>0.99</b>
Ontario:						
Brantford	580,006	562,448	0.97	2,623,095	2,729,697	1.04
Chatham	821,728	731,432	0.89	6,009,655	4,311,061	0.72
Cornwall	370,051	310,230	0.84	1,356,432	1,366,311	1.01
Guelph	504,791	341,975	0.68	2,378,780	2,121,687	0.89
Hamilton	5,668,491	5,671,892	1.00	26,891,475	28,203,045	1.05
Kingston	492,548	483,682	0.98	1,941,339	2,238,192	1.15
Kitchener	1,176,337	1,400,687	1.19	5,417,016	6,232,823	1.15
London	3,696,058	3,275,544	0.89	16,308,284	18,091,618	1.11
Niagara Falls	373,772	369,635	0.99	1,712,644	1,786,261	1.04
Oshawa	2,328,779	1,684,289	0.72	9,757,151	8,219,672	0.84
Ottawa	9,591,206	9,436,982	0.98	40,813,221	45,524,517	1.12
Peterborough	412,246	384,046	0.93	1,669,560	1,808,362	1.08
St. Catharines	868,737	975,111	1.12	3,833,370	4,144,042	1.08
Sarnia	1,089,709	1,140,997	1.05	4,954,471	8,165,651	1.65
Sault Ste. Marie	477,999	569,532	1.19	2,033,682	2,477,330	1.22
Sudbury	530,828	599,811	1.13	2,206,128	2,905,127	1.32
Thunder Bay	690,305	836,951	1.21	3,383,542	3,846,070	1.14
Timmins	238,396	306,995	1.29	1,023,164	1,395,457	1.36
Toronto	357,687,557	346,210,684	0.97	1,540,567,790	1,683,893,528	1.09
Windsor	1,866,581	1,602,783	0.86	9,113,420	8,053,208	0.88
<b>Total - 20 centres</b>	<b>389,466,125</b>	<b>376,895,706</b>	<b>0.97</b>	<b>1,683,994,219</b>	<b>1,837,513,659</b>	<b>1.09</b>
Manitoba:						
Brandon	244,098	249,572	1.02	1,096,665	1,194,447	1.09
Winnipeg	17,595,724	17,513,521	1.00	82,334,518	85,048,583	1.03
<b>Total - 2 centres</b>	<b>17,839,822</b>	<b>17,763,093</b>	<b>1.00</b>	<b>83,431,183</b>	<b>86,243,030</b>	<b>1.03</b>
Saskatchewan:						
Moose Jaw	192,712	219,761	1.14	930,879	961,511	1.03
Prince Albert	224,200	205,625	0.92	1,004,644	1,009,538	1.00
Regina	3,621,121	4,046,122	1.12	18,327,446	20,666,729	1.13
Saskatoon	1,331,746	1,523,500	1.14	6,520,255	8,328,807	1.28
<b>Total - 4 centres</b>	<b>5,369,779</b>	<b>5,995,008</b>	<b>1.12</b>	<b>26,783,224</b>	<b>30,966,585</b>	<b>1.16</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	May Mai			First five months Cinq premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	25,755,269	30,626,666	1.19	128,793,388	150,145,815	1.17
Edmonton	16,025,879	18,717,073	1.17	80,564,162	103,768,262	1.29
Lethbridge	600,029	598,335	1.00	2,624,550	2,622,194	1.00
Medicine Hat	442,679	309,155	0.70	2,026,625	1,579,218	0.78
<b>Total - 4 centres</b>	<b>42,823,856</b>	<b>50,251,229</b>	<b>1.17</b>	<b>214,008,725</b>	<b>258,115,489</b>	<b>1.21</b>
British Columbia - Colombie-Britannique:						
Vancouver	33,737,816	27,457,117	0.81	154,938,713	136,025,373	0.88
Victoria	13,027,367	12,781,949	0.98	49,292,130	59,465,807	1.21
<b>Total - 2 centres</b>	<b>46,765,183</b>	<b>40,239,066</b>	<b>0.86</b>	<b>204,230,843</b>	<b>195,491,180</b>	<b>0.96</b>
<b>TOTAL - 50 CENTRES</b>	<b>595,251,685</b>	<b>579,341,227</b>	<b>0.97</b>	<b>2,657,103,515</b>	<b>2,851,951,683</b>	<b>1.07</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	May Mai			First five months Cinq premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	627,221	739,129	1.18	2,297,152	2,887,641	1.26
Calgary	508,176	654,405	1.29	1,773,422	2,101,107	1.18
Regina	153,188	193,443	1.26	654,918	764,932	1.17
Winnipeg	324,694	409,390	1.26	1,310,284	1,577,085	1.20
Toronto	1,578,122	1,923,148	1.22	6,104,405	7,151,961	1.17
Ottawa	4,280,866	4,327,259	1.01	26,328,231	26,052,587	0.99
Montréal	1,193,928	1,380,407	1.16	5,140,181	6,197,010	1.21
Saint John	111,428	101,692	0.91	366,425	420,033	1.15
Halifax	488,575	561,895	1.15	2,139,878	2,345,305	1.10
<b>CANADA</b>	<b>9,266,198</b>	<b>10,290,768</b>	<b>1.11</b>	<b>46,114,896</b>	<b>49,497,661</b>	<b>1.07</b>

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,145,001	1,719,422	97,673	123,503	62,038	60,024
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	245,324	296,789	24,055	25,130	17,369	17,280
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,333	16,010	5,487	5,047	2,018	3,176
Halifax	3,241,511	3,558,985	269,961	148,661	204,973	119,548
Sydney	272,544	261,217	17,100	19,660	21,951	14,980
Total - 3 centres	3,530,388	3,836,212	292,548	173,368	228,942	137,704
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,034,876	619,532	64,437	55,066	25,852	36,248
Moncton	356,879	412,908	37,778	39,333	31,849	33,282
Saint John	861,929	1,109,531	59,922	51,595	37,640	37,376
Total - 3 centres	2,253,684	2,141,971	162,137	145,994	95,341	106,906
Québec:						
Chicoutimi	319,157	318,989	24,772	32,038	11,192	10,207
Drummondville	148,817	139,074	18,016	22,172	3,364	4,101
Granby	187,807	194,346	14,960	19,922	8,596	8,276
Montréal	68,183,760	62,179,151	2,828,762	3,026,661	711,075	676,058
Québec	9,337,188	10,461,352	522,732	779,366	54,408	58,204
St-Hyacinthe	313,561	272,489	35,776	39,106	8,690	13,851
Shawinigan	88,752	110,981	10,878	11,879	3,429	3,692
Sherbrooke	457,880	447,630	42,108	52,660	18,656	19,756
Trois-Rivières	308,760	320,697	27,440	36,977	10,547	9,569
Valleyfield	114,258	116,263	12,222	20,783	4,857	6,572
Total - 10 centres	79,459,940	74,560,972	3,537,666	4,041,564	834,814	810,286
Ontario:						
Brantford	497,574	472,277	54,693	63,766	27,739	26,405
Chatham	747,584	660,824	49,584	46,122	24,560	24,486
Cornwall	317,030	256,775	39,015	40,225	14,006	13,230
Guelph	417,734	247,634	57,909	64,339	29,148	30,002
Hamilton	4,973,389	4,766,522	514,501	737,618	180,601	167,752
Kingston	339,610	325,128	99,444	112,153	53,494	46,401
Kitchener	948,236	1,179,482	167,583	160,795	60,518	60,410
London	3,261,133	2,887,353	323,644	278,156	111,281	110,035
Niagara Falls	302,090	287,744	51,367	61,323	20,315	20,568
Oshawa	2,170,775	1,525,516	114,462	114,520	43,542	44,253
Ottawa	8,724,268	8,524,539	548,870	562,911	318,068	349,532
Peterborough	305,480	269,579	75,104	82,101	31,662	32,366
St. Catharines	736,242	833,851	93,527	101,807	38,968	39,453
Sarnia	996,850	1,035,193	59,107	74,967	33,752	30,837
Sault Ste. Marie	399,096	482,486	53,655	59,217	25,248	27,829
Sudbury	388,113	467,667	104,895	93,794	37,820	38,350
Thunder Bay	524,390	668,966	114,078	112,053	51,837	55,932
Timmins	192,339	248,991	32,078	42,540	13,979	15,464
Toronto	351,792,025	340,262,577	3,934,471	4,179,826	1,961,061	1,768,281
Windsor	1,518,865	1,276,442	267,305	247,590	80,411	78,751
Total - 20 centres	379,552,823	366,679,546	6,755,292	7,235,823	3,158,010	2,980,337
Manitoba:						
Brandon	173,744	185,804	44,201	38,443	26,153	25,325
Winnipeg	16,615,611	16,426,069	619,386	710,538	360,727	376,914
Total - 2 centres	16,789,355	16,611,873	663,587	748,981	386,880	402,239
Saskatchewan:						
Moose Jaw	127,616	137,149	39,611	52,099	25,485	30,513
Prince Albert	168,622	152,398	34,883	30,250	20,695	22,977
Regina	3,380,785	3,787,377	131,871	140,214	108,465	118,531
Saskatoon	1,054,029	1,159,858	167,087	242,075	110,630	121,567
Total - 4 centres	4,731,052	5,236,782	373,452	464,638	265,275	293,588

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	24,105,887	28,463,831	833,093	1,338,185	816,289	824,650
Edmonton	14,815,124	17,120,602	679,072	1,069,629	531,683	526,842
Lethbridge	464,329	462,906	71,982	70,466	63,718	64,963
Medicine Hat	367,058	217,740	39,644	49,205	35,977	42,210
<b>Total - 4 centres</b>	<b>39,752,398</b>	<b>46,265,079</b>	<b>1,623,791</b>	<b>2,527,485</b>	<b>1,447,667</b>	<b>1,458,665</b>
British Columbia - Colombie-Britannique:						
Vancouver	31,184,066	24,895,721	1,514,521	1,694,616	1,039,229	866,780
Victoria	12,481,543	12,297,506	329,293	325,894	216,531	158,549
<b>Total - 2 centres</b>	<b>43,665,609</b>	<b>37,193,227</b>	<b>1,843,814</b>	<b>2,020,510</b>	<b>1,255,760</b>	<b>1,025,329</b>
<b>TOTAL - 50 CENTRES</b>	<b>572,125,574</b>	<b>554,541,873</b>	<b>15,374,015</b>	<b>17,506,996</b>	<b>7,752,096</b>	<b>7,292,358</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	10,657,710(1)	24,263	3,201,134	4,310,880	2,200,389	696,044
1925	10,661,063	221,017	3,340,833	4,291,263	2,195,320	712,630
1929	19,255,760	324,976	6,694,400	7,987,367	2,956,913	1,292,104
1930	15,627,428	285,818	5,471,191	6,399,226(2)	2,449,117	1,022,076
1932	10,334,208	220,956	3,152,682	4,537,891	1,778,240(3)	644,439
1935	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950	36,469,576	953,471(5)	10,743,830	15,574,074(6)	6,083,703	3,114,498
1955	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1970	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	64,774,033
1976	951,850,227 <sup>F</sup>	19,100,745	250,373,962	481,658,092 <sup>F</sup>	124,902,719	75,814,709
1977	1,068,938,631	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612
1978	1,182,572,240	21,374,960	295,905,029	619,608,302	155,938,591	89,745,358
1979	1,483,060,907	26,322,896	286,389,743	873,276,168	189,374,898	107,697,202
1980	2,061,950,601	32,126,351	342,158,963	1,302,563,269	247,962,596	137,139,422
1981	2,622,998,178	37,015,749	392,051,652	1,665,476,802	324,223,132	204,230,843
1982	2,817,691,020	37,848,206	389,345,390	1,819,681,140	375,325,104	195,491,180

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

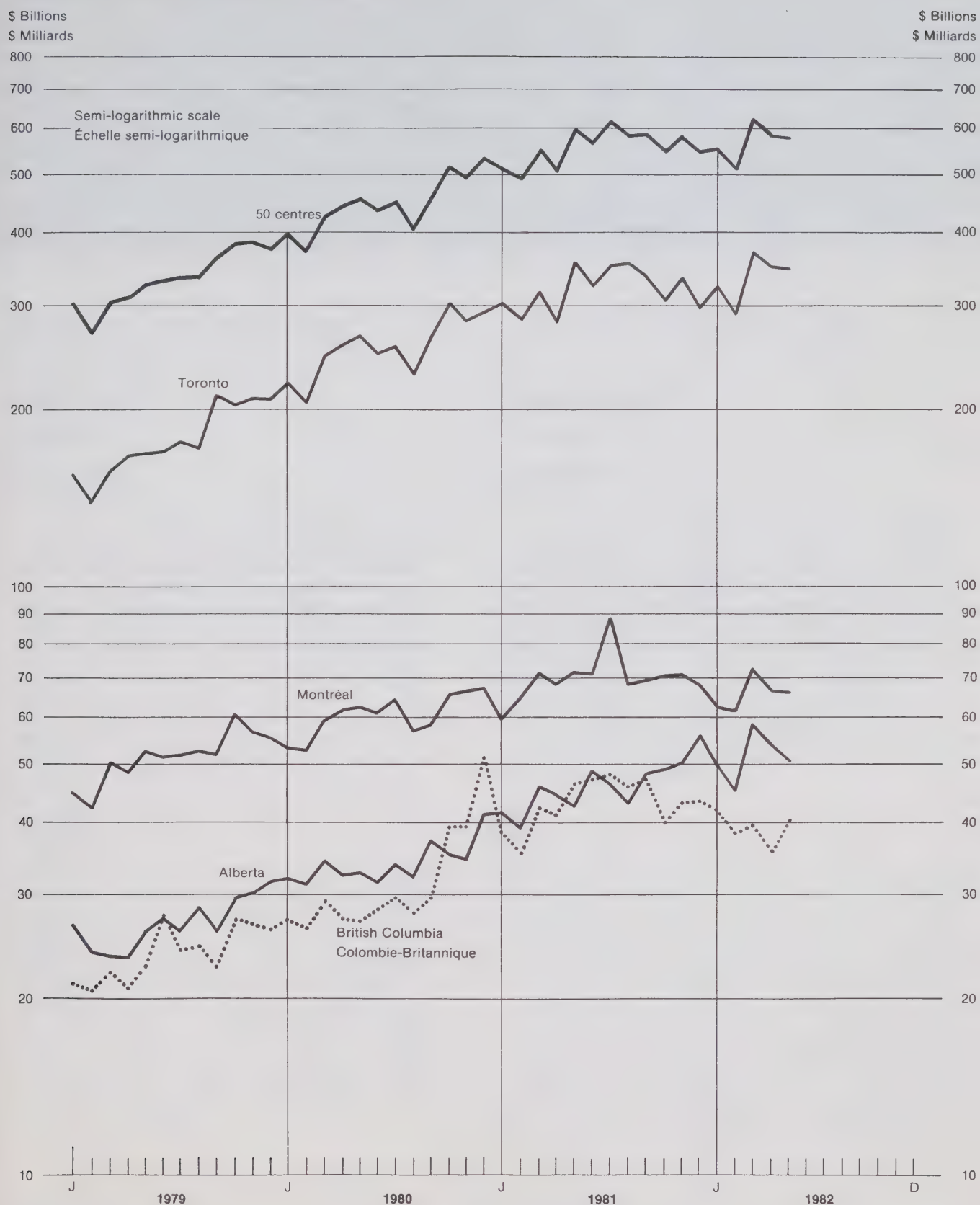
(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



## Value of Cheques Cashed in Canada

### Valeur des chèques encaissés au Canada







Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

JUNE 1982

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

August 1982  
5-4404-509

### CHÈQUES ENCAISSÉS

JUIN 1982

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Août 1982  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLÉAU 1. Chèques tirés sur les comptes individuels

	June Juin			First six months Six premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,317,362	2,774,001	1.20	13,683,916	12,303,304	0.90
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	310,154	350,374	1.13	1,820,588	2,028,077	1.11
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	25,682	27,401	1.07	137,102	143,189	1.04
Halifax	3,639,162	4,356,990	1.20	20,254,085	24,007,961	1.19
Sydney	402,210	348,753	0.87	2,083,005	2,358,301	1.13
<b>Total - 3 centres</b>	<b>4,067,054</b>	<b>4,733,144</b>	<b>1.16</b>	<b>22,474,192</b>	<b>26,509,451</b>	<b>1.18</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	884,433	965,961	1.09	5,124,258	5,073,361	0.99
Moncton	463,538	490,622	1.06	2,533,891	2,695,055	1.06
Saint John	1,460,665	1,167,924	0.80	8,424,584	7,631,423	0.91
<b>Total - 3 centres</b>	<b>2,808,636</b>	<b>2,624,507</b>	<b>0.93</b>	<b>16,082,733</b>	<b>15,399,839</b>	<b>0.96</b>
Québec:						
Chicoutimi	378,430	368,881	0.97	2,156,120	2,175,131	1.01
Drummondville	176,372	178,777	1.01	994,371	990,603	1.00
Granby	221,695	215,961	0.97	1,240,871	1,350,988	1.09
Montréal	70,910,665	68,560,919	0.97	406,854,178	398,334,396	0.98
Québec	10,962,018	11,575,593	1.06	64,698,917	68,677,719	1.06
St-Hyacinthe	322,983	343,515	1.06	2,059,385	1,991,904	0.97
Shawinigan	106,511	131,492	1.23	538,460	751,197	1.40
Sherbrooke	542,593	517,615	0.95	2,913,833	2,987,402	1.03
Trois-Rivières	375,216	394,834	1.05	2,039,363	2,210,400	1.08
Valleyfield	138,291	148,481	1.07	736,374	829,333	1.13
<b>Total - 10 centres</b>	<b>84,134,774</b>	<b>82,436,068</b>	<b>0.98</b>	<b>484,231,872</b>	<b>480,299,163</b>	<b>0.99</b>
Ontario:						
Brantford	617,259	629,070	1.02	3,240,354	3,358,767	1.04
Chatham	907,419	889,404	0.98	6,917,074	5,200,465	0.75
Cornwall	316,223	318,626	1.01	1,672,655	1,684,937	1.01
Guelph	559,300	373,439	0.67	2,938,080	2,495,126	0.85
Hamilton	6,079,718	5,765,474	0.95	32,971,193	33,968,519	1.03
Kingston	545,422	596,264	1.09	2,486,761	2,834,456	1.14
Kitchener	1,318,941	1,396,307	1.06	6,735,957	7,629,130	1.13
London	4,125,363	3,766,840	0.91	20,433,647	21,858,458	1.07
Niagara Falls	382,074	361,885	0.95	2,094,718	2,148,146	1.03
Oshawa	2,639,301	2,033,394	0.77	12,396,452	10,253,066	0.83
Ottawa	8,420,962	9,250,462	1.10	49,234,183	54,774,979	1.11
Peterborough	432,959	406,443	0.94	2,102,519	2,214,805	1.05
St. Catharines	857,352	817,243	0.95	4,690,722	4,961,285	1.06
Sarnia	1,033,616	1,310,514	1.27	5,988,087	9,476,165	1.58
Sault Ste. Marie	487,824	518,598	1.06	2,521,506	2,995,928	1.19
Sudbury	529,623	654,908	1.24	2,735,751	3,560,035	1.30
Thunder Bay	871,206	769,699	0.88	4,254,748	4,615,769	1.08
Timmins	236,057	269,586	1.14	1,259,221	1,665,043	1.32
Toronto	323,168,266	361,621,444	1.12	1,863,736,056	2,045,514,972	1.10
Windsor	2,168,450	1,802,774	0.83	11,281,870	9,855,982	0.87
<b>Total - 20 centres</b>	<b>355,697,335</b>	<b>393,552,374</b>	<b>1.11</b>	<b>2,039,691,554</b>	<b>2,231,066,033</b>	<b>1.09</b>
Manitoba:						
Brandon	264,324	295,344	1.12	1,360,989	1,489,791	1.09
Winnipeg	13,251,067	17,729,301	1.34	95,585,585	102,777,884	1.08
<b>Total - 2 centres</b>	<b>13,515,391</b>	<b>18,024,645</b>	<b>1.33</b>	<b>96,946,574</b>	<b>104,267,675</b>	<b>1.08</b>
Saskatchewan:						
Moose Jaw	199,293	208,132	1.04	1,130,172	1,169,643	1.03
Prince Albert	221,211	197,574	0.89	1,225,855	1,207,112	0.98
Regina	4,002,780	4,659,167	1.16	22,330,226	25,325,896	1.13
Saskatoon	1,529,959	1,801,073	1.18	8,050,214	10,129,880	1.26
<b>Total - 4 centres</b>	<b>5,953,243</b>	<b>6,865,946</b>	<b>1.15</b>	<b>32,736,467</b>	<b>37,832,531</b>	<b>1.16</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	June			First six months		
	Juin			Six premiers mois		
	1981	1982	<u>1982</u> <u>1981</u>	1981	1982	<u>1982</u> <u>1981</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	29,673,078	35,477,705	1.20	158,466,466	185,623,520	1.17
Edmonton	18,196,428	20,507,137	1.13	98,760,590	124,275,399	1.26
Lethbridge	632,769	624,491	0.99	3,257,319	3,246,685	1.00
Medicine Hat	386,518	362,301	0.94	2,413,143	1,941,519	0.80
<b>Total - 4 centres</b>	<b>48,888,793</b>	<b>56,971,634</b>	<b>1.17</b>	<b>262,897,518</b>	<b>315,087,123</b>	<b>1.20</b>
British Columbia - Colombie-Britannique:						
Vancouver	35,291,531	27,685,120	0.78	190,230,244	163,710,493	0.86
Victoria	12,107,639	13,336,520	1.10	61,399,769	72,802,327	1.19
<b>Total - 2 centres</b>	<b>47,399,170</b>	<b>41,021,640</b>	<b>0.87</b>	<b>251,630,013</b>	<b>236,512,820</b>	<b>0.94</b>
<b>TOTAL - 50 CENTRES</b>	<b>565,091,912</b>	<b>609,354,333</b>	<b>1.08</b>	<b>3,222,195,427</b>	<b>3,461,306,016</b>	<b>1.07</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	June			First six months		
	Juin			Six premiers mois		
	1981	1982	<u>1982</u> <u>1981</u>	1981	1982	<u>1982</u> <u>1981</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	631,836	816,002	1.29	2,928,988	3,703,643	1.26
Calgary	485,004	606,900	1.25	2,258,426	2,708,007	1.20
Regina	170,521	191,920	1.13	825,439	956,852	1.16
Winnipeg	352,268	387,485	1.10	1,662,552	1,964,570	1.18
Toronto	1,704,673	2,024,890	1.19	7,809,078	9,176,851	1.18
Ottawa	3,887,982	3,780,239	0.97	30,216,213	29,832,826	0.99
Montréal	1,122,554	1,358,090	1.21	6,262,735	7,555,100	1.21
Saint John	75,140	101,853	1.36	441,565	521,886	1.18
Halifax	423,652	512,000	1.21	2,563,530	2,857,305	1.11
<b>CANADA</b>	<b>8,853,630</b>	<b>9,779,379</b>	<b>1.10</b>	<b>54,968,526</b>	<b>59,277,040</b>	<b>1.08</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	2,120,589	2,560,504	134,356	154,817	62,417	58,680
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	268,772	308,344	22,865	23,447	18,517	18,583
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,268	16,917	5,540	7,257	2,874	3,227
Halifax	3,358,800	4,074,192	150,107	157,180	130,255	125,618
Sydney	366,212	312,454	17,211	21,681	18,787	14,618
<b>Total - 3 centres</b>	<b>3,742,280</b>	<b>4,403,563</b>	<b>172,858</b>	<b>186,118</b>	<b>151,916</b>	<b>143,463</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	790,680	885,045	55,743	50,553	38,010	30,363
Moncton	393,526	416,038	38,613	41,822	31,399	32,762
Saint John	1,359,851	1,067,220	64,492	64,276	36,322	36,428
<b>Total - 3 centres</b>	<b>2,544,057</b>	<b>2,368,303</b>	<b>158,848</b>	<b>156,651</b>	<b>105,731</b>	<b>99,553</b>
Québec:						
Chicoutimi	340,006	326,744	26,561	31,956	11,863	10,181
Drummondville	155,082	151,149	17,770	23,772	3,520	3,856
Granby	198,787	187,935	15,425	20,238	7,483	7,788
Montréal	67,103,369	64,827,263	3,069,395	3,090,808	737,901	642,848
Québec	10,299,158	10,817,063	608,824	695,724	54,036	62,806
St-Hyacinthe	283,579	293,559	31,173	37,485	8,231	12,471
Shawinigan	91,047	114,782	12,004	12,689	3,460	4,021
Sherbrooke	481,754	446,400	41,571	52,333	19,268	18,882
Trois-Rivières	336,269	348,092	29,589	37,776	9,358	8,966
Valleyfield	120,731	122,654	13,369	20,258	4,191	5,569
<b>Total - 10 centres</b>	<b>79,409,782</b>	<b>77,635,641</b>	<b>3,865,681</b>	<b>4,023,039</b>	<b>859,311</b>	<b>777,388</b>
Ontario:						
Brantford	537,539	533,427	52,839	69,264	26,881	26,379
Chatham	843,105	823,539	39,340	42,743	24,974	23,122
Cornwall	262,288	269,194	40,464	35,870	13,471	13,562
Guelph	468,143	278,985	60,460	65,253	30,697	29,201
Hamilton	5,430,520	4,830,642	480,757	764,639	168,441	170,193
Kingston	402,402	446,151	95,113	100,645	47,907	49,468
Kitchener	1,070,821	1,161,873	189,258	178,046	58,862	56,388
London	3,640,673	3,373,670	367,463	272,450	117,227	120,720
Niagara Falls	314,568	284,085	48,031	58,232	19,475	19,568
Oshawa	2,488,212	1,871,711	106,926	116,110	44,163	45,573
Ottawa	7,543,082	8,321,385	533,234	586,329	344,646	342,748
Peterborough	324,615	293,952	74,238	80,840	34,106	31,651
St. Catharines	727,301	675,413	88,166	100,896	41,885	40,934
Sarnia	922,936	1,190,191	74,342	89,739	36,338	30,584
Sault Ste. Marie	409,442	431,578	51,549	59,547	26,833	27,473
Sudbury	408,064	532,749	82,322	84,613	39,237	37,546
Thunder Bay	705,454	611,263	113,368	109,802	52,384	48,634
Timmins	193,031	217,255	29,258	37,805	13,768	14,526
Toronto	317,399,628	355,927,051	3,834,811	3,974,975	1,933,827	1,719,418
Windsor	1,852,357	1,496,125	235,844	232,352	80,249	74,297
<b>Total - 20 centres</b>	<b>345,944,181</b>	<b>383,570,239</b>	<b>6,597,783</b>	<b>7,060,150</b>	<b>3,155,371</b>	<b>2,921,985</b>
Manitoba:						
Brandon	200,322	233,523	38,818	35,468	25,184	26,353
Winnipeg	12,296,569	16,734,761	617,567	661,876	336,931	332,664
<b>Total - 2 centres</b>	<b>12,496,891</b>	<b>16,968,284</b>	<b>656,385</b>	<b>697,344</b>	<b>362,115</b>	<b>359,017</b>
Saskatchewan:						
Moose Jaw	138,183	137,032	37,835	45,081	23,275	26,019
Prince Albert	161,677	147,351	40,185	28,663	19,349	21,560
Regina	3,753,525	4,412,252	134,480	134,623	114,775	112,292
Saskatoon	1,255,473	1,371,179	159,818	317,390	114,668	112,504
<b>Total - 4 centres</b>	<b>5,308,858</b>	<b>6,067,814</b>	<b>372,318</b>	<b>525,757</b>	<b>272,067</b>	<b>272,375</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	27,932,358	33,499,081	817,156	1,160,012	923,564	818,612
Edmonton	16,982,750	18,716,647	648,394	1,254,195	565,284	536,295
Lethbridge	502,624	493,233	63,581	66,483	66,564	64,775
Medicine Hat	318,756	290,230	33,226	37,774	34,536	34,297
Total - 4 centres	45,736,488	52,999,191	1,562,357	2,518,464	1,589,948	1,453,979
British Columbia - Colombie-Britannique:						
Vancouver	32,562,530	25,027,888	1,587,746	1,823,789	1,141,255	833,443
Victoria	11,620,358	12,886,979	304,270	301,460	183,011	148,081
Total - 2 centres	44,182,888	37,914,867	1,892,016	2,125,249	1,324,266	981,524
TOTAL - 50 CENTRES	541,754,786	584,796,750	15,435,467	17,471,036	7,901,659	7,086,547

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925	12,812,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1932	12,536,993	264,529	3,846,040	5,482,129	2,175,722(3)	768,573
1935	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1955	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1970	376,759,465	9,498,169	96,581,182	192,001,590(7)	51,212,613	27,465,911
1971	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976	1,163,515,599	22,942,323	307,304,793	587,857,166	152,632,649	92,778,668
1977	1,297,068,281	25,421,442	344,852,120	651,237,893	172,930,996	102,625,830
1978	1,450,941,886	26,300,920	355,290,746	772,240,382	188,418,926	108,690,912
1979	1,807,894,268	32,185,186	346,212,472	1,062,420,641	231,676,143	135,399,826
1980	2,493,157,564	39,783,732	415,673,722	1,573,846,261	298,334,849	165,519,000
1981	3,179,991,750	44,896,476	474,466,928	2,016,417,774	392,580,559	251,630,013
1982	3,419,615,001	46,637,743	469,999,517	2,209,277,592	457,187,329	236,512,820

(1) Original 31 centres.

(1) A l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

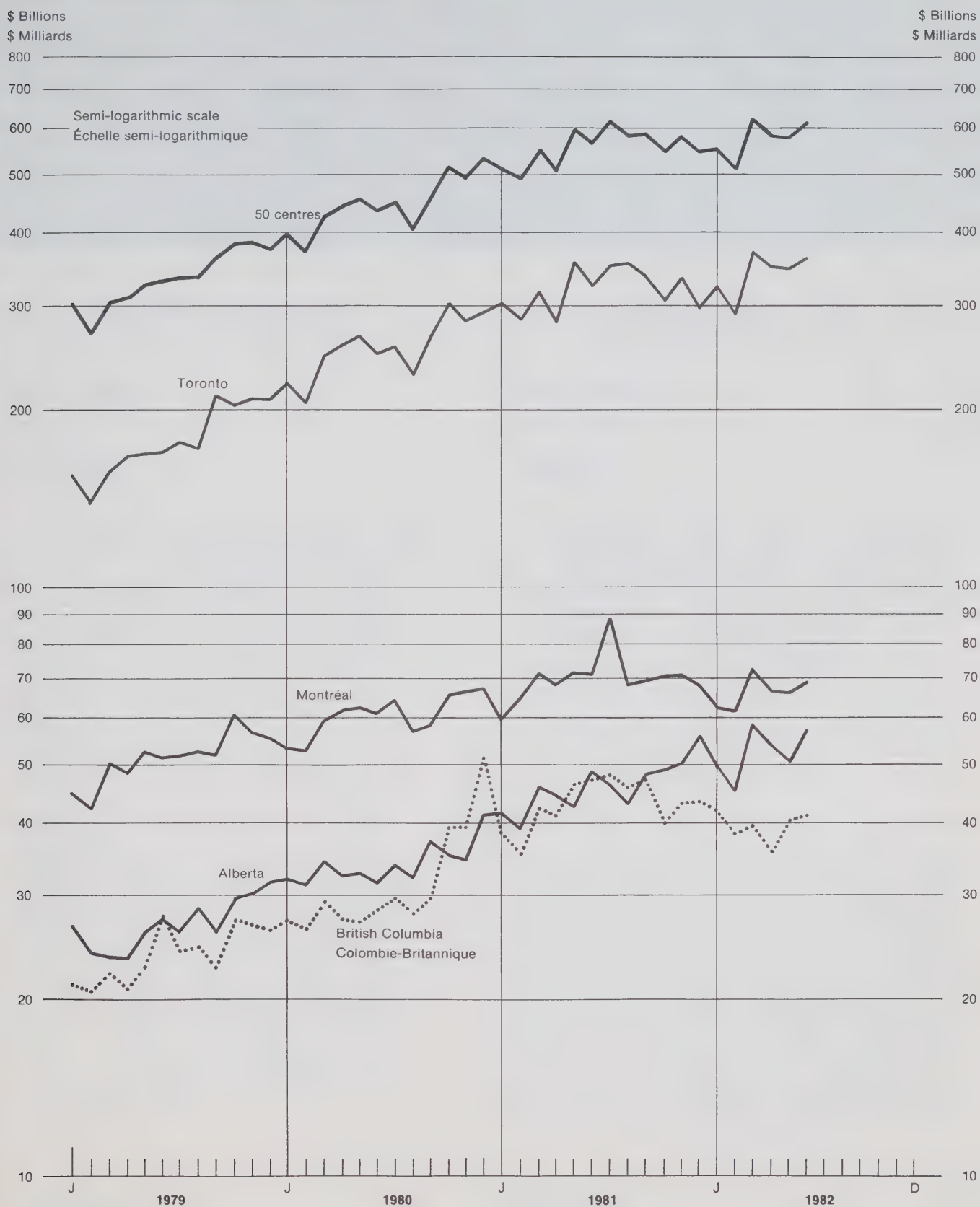
(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



## Value of Cheques Cashed in Canada

### Valeur des chèques encaissés au Canada







Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

JULY 1982

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

September 1982  
5-4404-509

### CHÈQUES ENCAISSÉS

JUILLET 1982

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Septembre 1982  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	July Juillet			First seven months Sept premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,216,444	1,944,095	0.88	15,900,360	14,247,399	0.90
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	371,896	482,721	1.30	2,192,484	2,510,798	1.15
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,230	23,684	1.02	160,332	166,873	1.04
Halifax	3,923,974	4,011,159	1.02	24,178,059	28,019,120	1.16
Sydney	405,100	525,352	1.30	2,488,105	2,883,653	1.16
<b>Total - 3 centres</b>	<b>4,352,304</b>	<b>4,560,195</b>	<b>1.05</b>	<b>26,826,496</b>	<b>31,069,646</b>	<b>1.16</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,030,384	683,982	0.66	6,154,642	5,757,343	0.94
Moncton	493,462	455,683	0.92	3,027,353	3,150,738	1.04
Saint John	1,444,690	1,268,482	0.88	9,869,274	8,899,905	0.90
<b>Total - 3 centres</b>	<b>2,968,536</b>	<b>2,408,147</b>	<b>0.81</b>	<b>19,051,269</b>	<b>17,807,986</b>	<b>0.93</b>
Québec:						
Chicoutimi	520,614	354,116	0.68	2,676,734	2,529,247	0.94
Drummondville	199,368	180,591	0.91	1,193,739	1,171,194	0.98
Granby	242,752	213,083	0.88	1,483,623	1,564,071	1.05
Montréal	88,233,409	72,086,339	0.82	495,087,587	470,420,735	0.95
Québec	12,420,621	12,860,265	1.04	77,119,538	81,537,984	1.06
St-Hyacinthe	426,549	490,918	1.15	2,485,934	2,482,822	1.00
Shawinigan	132,476	112,139	0.85	670,936	863,336	1.29
Sherbrooke	510,060	515,702	1.01	3,423,893	3,503,104	1.02
Trois-Rivières	513,542	364,451	0.71	2,552,905	2,574,941	1.01
Valleyfield	148,018	138,635	0.94	884,392	967,968	1.09
<b>Total - 10 centres</b>	<b>103,347,409</b>	<b>87,316,239</b>	<b>0.84</b>	<b>587,579,281</b>	<b>567,615,402</b>	<b>0.97</b>
Ontario:						
Brantford	580,504	596,620	1.03	3,820,858	3,955,387	1.04
Chatham	1,039,051	801,823	0.77	7,956,125	6,002,288	0.75
Cornwall	328,424	336,035	1.02	2,001,079	2,020,972	1.01
Guelph	554,579	387,931	0.70	3,492,659	2,883,057	0.83
Hamilton	7,697,657	5,774,744	0.75	40,668,850	39,743,263	0.98
Kingston	551,994	607,409	1.10	3,038,755	3,441,865	1.13
Kitchener	1,140,733	1,616,595	1.42	7,876,690	9,245,725	1.17
London	4,177,076	3,428,198	0.82	24,610,723	25,286,656	1.03
Niagara Falls	380,734	354,991	0.93	2,475,452	2,503,137	1.01
Oshawa	1,728,228	1,767,420	1.02	14,124,680	12,020,486	0.85
Ottawa	9,319,408	9,383,088	1.01	58,553,591	64,158,067	1.10
Peterborough	376,297	396,751	1.05	2,478,816	2,611,556	1.05
St. Catharines	849,642	717,396	0.84	5,540,364	5,678,681	1.02
Sarnia	1,166,316	1,264,499	1.08	7,154,403	10,740,664	1.50
Sault Ste. Marie	497,685	485,451	0.98	3,019,121	3,481,379	1.15
Sudbury	487,977	628,038	1.29	3,223,728	4,188,073	1.30
Thunder Bay	694,673	947,968	1.36	4,949,421	5,563,737	1.12
Timmins	232,430	292,211	1.26	1,491,651	1,957,254	1.31
Toronto	351,874,371	355,749,524	1.01	2,215,610,427	2,401,264,496	1.08
Windsor	1,895,009	1,798,137	0.95	13,176,879	11,654,119	0.88
<b>Total - 20 centres</b>	<b>385,572,788</b>	<b>387,334,829</b>	<b>1.00</b>	<b>2,425,264,342</b>	<b>2,618,400,862</b>	<b>1.08</b>
Manitoba:						
Brandon	252,639	241,447	0.96	1,613,628	1,731,238	1.07
Winnipeg	17,288,688	16,360,496	0.95	112,874,273	119,138,380	1.06
<b>Total - 2 centres</b>	<b>17,541,327</b>	<b>16,601,943</b>	<b>0.95</b>	<b>114,487,901</b>	<b>120,869,618</b>	<b>1.06</b>
Saskatchewan:						
Moose Jaw	174,138	191,283	1.10	1,304,310	1,360,926	1.04
Prince Albert	262,550	211,123	0.80	1,488,405	1,418,235	0.95
Regina	3,959,191	3,475,123	0.88	26,289,417	28,801,019	1.10
Saskatoon	1,628,078	1,829,202	1.12	9,678,292	11,959,082	1.24
<b>Total - 4 centres</b>	<b>6,023,957</b>	<b>5,706,731</b>	<b>0.95</b>	<b>38,760,424</b>	<b>43,539,262</b>	<b>1.12</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	July			First seven months		
	Juillet			Sept premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	28,039,164	29,370,052	1.05	186,505,630	214,993,572	1.15
Edmonton	17,651,055	20,218,432	1.15	116,411,645	144,493,831	1.24
Lethbridge	537,886	538,129	1.00	3,795,205	3,784,814	1.00
Medicine Hat	290,750	383,486	1.32	2,703,893	2,325,005	0.86
<b>Total - 4 centres</b>	<b>46,518,855</b>	<b>50,510,099</b>	<b>1.09</b>	<b>309,416,373</b>	<b>365,597,222</b>	<b>1.18</b>
British Columbia - Colombie-Britannique:						
Vancouver	35,451,939	27,819,298	0.78	225,682,183	191,529,791	0.85
Victoria	12,637,430	15,824,319	1.25	74,037,199	88,626,646	1.20
<b>Total - 2 centres</b>	<b>48,089,369</b>	<b>43,643,617</b>	<b>0.91</b>	<b>299,719,382</b>	<b>280,156,437</b>	<b>0.93</b>
<b>TOTAL - 50 CENTRES</b>	<b>617,002,885</b>	<b>600,508,616</b>	<b>0.97</b>	<b>3,839,198,312</b>	<b>4,061,814,632</b>	<b>1.06</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	July			First seven months		
	Juillet			Sept premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	365,461	634,141	1.74	3,294,449	4,337,784	1.32
Calgary	271,526	534,344	1.97	2,529,952	3,242,351	1.28
Regina	109,922	203,013	1.85	935,361	1,159,865	1.24
Winnipeg	220,945	324,736	1.47	1,883,497	2,289,306	1.22
Toronto	889,343	1,426,569	1.60	8,698,421	10,603,420	1.22
Ottawa	4,035,732	7,241,697	1.79	34,251,945	37,074,523	1.08
Montréal	865,427	1,214,820	1.40	7,128,162	8,769,920	1.23
Saint John	49,678	73,256	1.47	491,243	595,142	1.21
Halifax	334,124	468,488	1.40	2,897,654	3,325,793	1.15
<b>CANADA</b>	<b>7,142,158</b>	<b>12,121,064</b>	<b>1.70</b>	<b>62,110,684</b>	<b>71,398,104</b>	<b>1.15</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	2,038,902	1,772,370	115,784	118,096	61,758	53,629
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	332,907	438,607	22,007	26,063	16,982	18,051
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,754	15,190	4,765	5,335	2,711	3,159
Halifax	3,670,164	3,751,547	133,725	149,324	120,085	110,288
Sydney	373,031	489,065	15,947	21,818	16,122	14,469
<b>Total - 3 centres</b>	<b>4,058,949</b>	<b>4,255,802</b>	<b>154,437</b>	<b>176,477</b>	<b>138,918</b>	<b>127,916</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	963,350	588,490	41,270	67,862	25,764	27,630
Moncton	430,191	386,164	32,952	38,263	30,319	31,256
Saint John	1,368,391	1,180,293	45,587	52,625	30,712	35,564
<b>Total - 3 centres</b>	<b>2,761,932</b>	<b>2,154,947</b>	<b>119,809</b>	<b>158,750</b>	<b>86,795</b>	<b>94,450</b>
Québec:						
Chicoutimi	470,468	317,461	33,448	27,185	16,698	9,470
Drummondville	175,427	154,813	19,572	21,987	4,369	3,791
Granby	214,107	188,202	17,285	17,491	11,360	7,390
Montréal	84,325,098	68,535,486	2,969,210	2,910,488	939,101	640,365
Québec	11,718,057	12,002,786	640,579	806,826	61,985	50,653
St-Hyacinthe	381,337	444,706	33,416	34,522	11,796	11,690
Shawinigan	113,187	96,570	14,635	11,771	4,654	3,798
Sherbrooke	445,062	449,576	45,505	48,561	19,493	17,565
Trois-Rivières	464,884	324,047	35,156	32,083	13,502	8,321
Valleyfield	129,094	115,195	14,159	18,052	4,765	5,388
<b>Total - 10 centres</b>	<b>98,436,721</b>	<b>82,628,842</b>	<b>3,822,965</b>	<b>3,928,966</b>	<b>1,087,723</b>	<b>758,431</b>
Ontario:						
Brantford	505,440	507,015	52,423	66,158	22,641	23,447
Chatham	970,422	742,540	37,167	39,092	31,462	20,191
Cornwall	275,991	287,562	36,696	35,736	15,737	12,737
Guelph	464,510	295,481	63,779	64,394	26,290	28,056
Hamilton	7,038,584	4,787,704	426,164	813,286	232,909	173,754
Kingston	413,551	463,758	93,065	95,222	45,378	48,429
Kitchener	943,123	1,398,078	141,077	163,601	56,533	54,916
London	3,745,426	3,033,441	324,114	288,070	107,536	106,687
Niagara Falls	316,242	282,658	46,770	53,821	17,722	18,512
Oshawa	1,579,575	1,613,095	100,118	109,649	48,535	44,676
Ottawa	8,287,700	8,492,109	593,555	578,154	438,153	312,825
Peterborough	290,256	290,046	56,555	75,974	29,486	30,731
St. Catharines	732,553	603,118	80,328	79,860	36,761	34,418
Sarnia	1,045,778	1,160,948	79,682	75,330	40,856	28,221
Sault Ste. Marie	425,523	408,109	47,085	52,674	25,077	24,668
Sudbury	369,277	509,975	82,278	81,378	36,422	36,685
Thunder Bay	541,556	800,604	105,123	100,391	47,994	46,973
Timmins	189,898	230,851	28,818	40,131	13,714	21,229
Toronto	346,411,540	350,215,592	3,727,655	3,912,472	1,735,176	1,621,460
Windsor	1,619,739	1,493,323	206,099	222,911	69,171	81,903
<b>Total - 20 centres</b>	<b>376,166,684</b>	<b>377,616,007</b>	<b>6,328,551</b>	<b>6,948,304</b>	<b>3,077,553</b>	<b>2,770,518</b>
Manitoba:						
Brandon	193,712	188,098	35,696	32,278	23,231	21,071
Winnipeg	16,415,786	15,388,819	551,008	664,814	321,894	306,863
<b>Total - 2 centres</b>	<b>16,609,498</b>	<b>15,576,917</b>	<b>586,704</b>	<b>697,092</b>	<b>345,125</b>	<b>327,934</b>
Saskatchewan:						
Moose Jaw	120,148	126,652	34,027	41,624	19,963	23,007
Prince Albert	213,024	163,776	30,644	27,551	18,882	19,796
Regina	3,670,400	3,238,711	166,402	134,869	122,389	101,543
Saskatoon	1,367,838	1,469,428	160,719	243,686	99,521	116,088
<b>Total - 4 centres</b>	<b>5,371,410</b>	<b>4,998,567</b>	<b>391,792</b>	<b>447,730</b>	<b>260,755</b>	<b>260,434</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	26,366,590	27,642,648	813,497	997,908	859,077	729,496
Edmonton	16,393,893	18,562,349	756,107	1,151,393	501,055	504,690
Lethbridge	428,895	424,809	53,210	58,933	55,781	54,387
Medicine Hat	224,703	307,079	37,073	44,636	28,974	31,771
<b>Total - 4 centres</b>	<b>43,414,081</b>	<b>46,936,885</b>	<b>1,659,887</b>	<b>2,252,870</b>	<b>1,444,887</b>	<b>1,320,344</b>
British Columbia - Colombie-Britannique:						
Vancouver	32,895,275	25,122,962	1,491,882	1,906,039	1,064,782	790,297
Victoria	12,201,844	15,388,833	269,111	298,787	166,475	136,699
<b>Total - 2 centres</b>	<b>45,097,119</b>	<b>40,511,795</b>	<b>1,760,993</b>	<b>2,204,826</b>	<b>1,231,257</b>	<b>926,996</b>
<b>TOTAL - 50 CENTRES</b>	<b>594,288,203</b>	<b>576,890,739</b>	<b>14,962,929</b>	<b>16,959,174</b>	<b>7,751,753</b>	<b>6,658,703</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1970	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975	1,180,858,009	21,625,699	304,107,674	615,349,319	146,75,650	93,059,667
1976	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071
1978	1,696,408,597	30,609,874	411,676,782	905,310,009	220,071,314	128,740,618
1979	2,136,322,042	38,738,541	408,635,862	1,257,023,406	272,389,637	159,534,596
1980	2,935,405,828	46,271,427	490,613,879	1,853,231,204	350,124,858	195,164,460
1981	3,789,259,685	52,975,046	575,631,018	2,398,269,541	462,664,698	299,719,382
1982	4,012,819,521	54,317,162	555,461,823	2,592,877,997	530,006,102	280,156,437

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

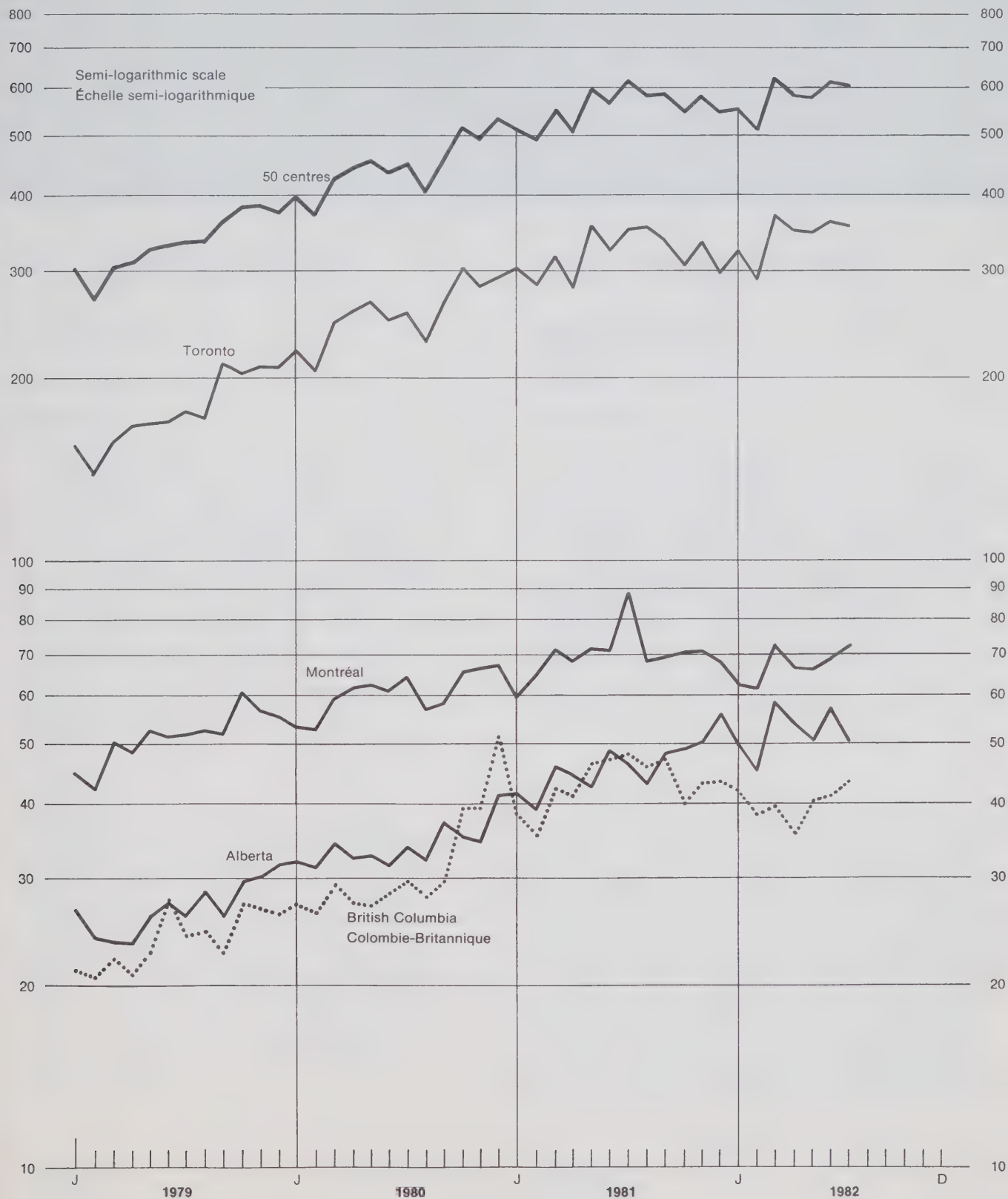
(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



### Valeur des chèques encaissés au Canada

\$ Billions  
\$ Millions







Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

AUGUST 1982

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

October 1982  
5-4404-509

### CHÈQUES ENCAISSÉS

AOÛT 1982

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes: la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Octobre 1982  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	August Août			First eight months Huit premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,109,319	2,616,175	1.24	18,009,679	16,863,574	0.94
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	353,974	368,915	1.04	2,546,458	2,879,713	1.13
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	24,461	25,031	1.02	184,793	191,904	1.04
Halifax	4,326,738	4,461,294	1.03	28,504,797	32,480,414	1.14
Sydney	372,725	475,764	1.28	2,860,830	3,359,417	1.17
<b>Total - 3 centres</b>	<b>4,723,924</b>	<b>4,962,089</b>	<b>1.05</b>	<b>31,550,420</b>	<b>36,031,735</b>	<b>1.14</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	911,927	855,123	0.94	7,066,569	6,612,466	0.94
Moncton	436,616	436,563	1.00	3,463,969	3,587,301	1.04
Saint John	1,606,434	939,367	0.58	11,475,708	9,839,272	0.86
<b>Total - 3 centres</b>	<b>2,954,977</b>	<b>2,231,053</b>	<b>0.76</b>	<b>22,006,246</b>	<b>20,039,039</b>	<b>0.91</b>
Québec:						
Chicoutimi	358,495	352,923	0.98	3,035,229	2,882,170	0.95
Drummondville	173,025	174,524	1.01	1,366,764	1,345,718	0.98
Granby	208,765	205,880	0.99	1,692,388	1,769,951	1.05
Montréal	67,982,961	69,088,759	1.02	563,070,548	539,509,494	0.96
Québec	10,316,757	11,117,202	1.08	87,436,295	92,655,186	1.06
St-Hyacinthe	403,015	395,588	0.98	2,888,949	2,878,410	1.00
Shawinigan	85,311	109,500	1.28	756,247	972,836	1.29
Sherbrooke	470,982	524,109	1.11	3,894,875	4,027,213	1.03
Trois-Rivières	404,426	380,196	0.94	2,957,331	2,955,137	1.00
Valleyfield	129,248	136,599	1.06	1,013,640	1,104,567	1.09
<b>Total - 10 centres</b>	<b>80,532,985</b>	<b>82,485,280</b>	<b>1.02</b>	<b>668,112,266</b>	<b>650,100,682</b>	<b>0.97</b>
Ontario:						
Brantford	636,337	507,814	0.80	4,457,195	4,463,201	1.00
Chatham	1,287,970	1,236,746	0.96	9,244,095	7,239,034	0.78
Cornwall	244,409	320,571	1.31	2,245,488	2,341,543	1.04
Guelph	531,184	408,025	0.77	4,023,843	3,291,082	0.82
Hamilton	7,710,290	5,652,954	0.73	48,379,140	45,396,217	0.94
Kingston	503,377	615,437	1.22	3,542,132	4,057,302	1.15
Kitchener	1,034,398	1,232,685	1.19	8,911,088	10,478,410	1.18
London	4,016,713	3,447,169	0.86	28,627,436	28,733,825	1.00
Niagara Falls	408,395	412,173	1.01	2,883,847	2,915,310	1.01
Oshawa	2,195,032	1,747,753	0.80	16,319,712	13,768,239	0.84
Ottawa	7,739,970	9,034,378	1.17	66,293,561	73,192,445	1.10
Peterborough	386,619	366,967	0.95	2,865,435	2,978,523	1.04
St. Catharines	898,723	804,979	0.90	6,439,087	6,483,660	1.01
Sarnia	1,348,092	1,459,060	1.08	8,502,495	12,199,724	1.43
Sault Ste. Marie	586,433	453,604	0.77	3,605,624	3,934,983	1.09
Sudbury	470,614	604,052	1.28	3,694,342	4,792,125	1.30
Thunder Bay	808,295	789,274	0.98	5,757,716	6,353,011	1.10
Timmins	221,997	279,696	1.26	1,713,648	2,236,950	1.31
Toronto	352,379,043	357,217,718	1.01	2,567,989,470	2,758,482,214	1.07
Windsor	1,992,906	1,533,766	0.77	15,169,785	13,187,885	0.87
<b>Total - 20 centres</b>	<b>385,400,797</b>	<b>388,124,821</b>	<b>1.01</b>	<b>2,810,665,139</b>	<b>3,006,525,683</b>	<b>1.07</b>
Manitoba:						
Brandon	233,074	235,337	1.01	1,846,702	1,966,575	1.06
Winnipeg	11,411,837	16,850,659	1.48	124,286,110	135,989,039	1.09
<b>Total - 2 centres</b>	<b>11,644,911</b>	<b>17,085,996</b>	<b>1.47</b>	<b>126,132,812</b>	<b>137,955,614</b>	<b>1.09</b>
Saskatchewan:						
Moose Jaw	185,777	186,023	1.00	1,490,087	1,546,949	1.04
Prince Albert	195,835	203,746	1.04	1,684,240	1,621,981	0.96
Regina	3,494,220	3,703,560	1.06	29,783,637	32,504,579	1.09
Saskatoon	1,477,342	1,439,887	0.97	11,155,634	13,398,969	1.20
<b>Total - 4 centres</b>	<b>5,353,174</b>	<b>5,533,216</b>	<b>1.03</b>	<b>44,113,598</b>	<b>49,072,478</b>	<b>1.11</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	August			First eight months		
	Août			Huit premiers mois		
	1981	1982	<u>1982</u> <u>1981</u>	1981	1982	<u>1982</u> <u>1981</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	26,523,008	29,718,626	1.12	213,028,638	244,712,198	1.15
Edmonton	15,795,641	20,477,257	1.30	132,207,286	164,971,088	1.25
Lethbridge	513,522	527,431	1.03	4,308,727	4,312,245	1.00
Medicine Hat	286,014	277,409	0.97	2,989,907	2,602,414	0.87
<b>Total - 4 centres</b>	<b>43,118,185</b>	<b>51,000,723</b>	<b>1.18</b>	<b>352,534,558</b>	<b>416,597,945</b>	<b>1.18</b>
British Columbia - Colombie-Britannique:						
Vancouver	35,038,283	26,753,479	0.76	260,720,466	218,283,270	0.84
Victoria	10,933,680	11,971,691	1.09	84,970,879	100,598,337	1.18
<b>Total - 2 centres</b>	<b>45,971,963</b>	<b>38,725,170</b>	<b>0.84</b>	<b>345,691,345</b>	<b>318,881,607</b>	<b>0.92</b>
<b>TOTAL - 50 CENTRES</b>	<b>582,164,209</b>	<b>593,133,438</b>	<b>1.02</b>	<b>4,421,362,521</b>	<b>4,654,948,070</b>	<b>1.05</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	August			First eight months		
	Août			Huit premiers mois		
	1981	1982	<u>1982</u> <u>1981</u>	1981	1982	<u>1982</u> <u>1981</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	455,865	585,495	1.28	3,750,314	4,923,279	1.31
Calgary	365,942	403,611	1.10	2,895,894	3,645,962	1.26
Regina	126,666	136,659	1.08	1,062,027	1,296,524	1.22
Winnipeg	251,935	291,580	1.16	2,135,432	2,580,886	1.21
Toronto	1,352,016	1,454,064	1.08	10,050,437	12,057,484	1.20
Ottawa	4,676,659	7,292,183	1.56	38,928,604	44,366,706	1.14
Montréal	999,026	1,223,464	1.22	8,127,188	9,993,384	1.23
Saint John	62,554	77,124	1.23	553,797	672,266	1.21
Halifax	378,909	462,380	1.22	3,276,563	3,788,173	1.16
<b>CANADA</b>	<b>8,669,572</b>	<b>11,926,560</b>	<b>1.38</b>	<b>70,780,256</b>	<b>83,324,664</b>	<b>1.18</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	August - Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,944,247	2,413,789	112,077	147,179	52,995	55,207
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	315,277	328,164	22,381	23,461	16,316	17,290
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,563	15,631	6,391	6,512	2,507	2,888
Halifax	4,053,627	4,208,530	155,745	141,179	117,366	111,585
Sydney	342,806	439,957	16,039	21,366	13,880	14,441
Total - 3 centres	4,411,996	4,664,118	178,175	169,057	133,753	128,914
New Brunswick - Nouveau-Brunswick:						
Fredericton	835,251	756,339	51,456	71,217	25,220	27,567
Moncton	372,247	367,510	34,885	38,764	29,484	30,289
Saint John	1,515,441	855,485	59,696	50,595	31,297	33,287
Total - 3 centres	2,722,939	1,979,334	146,037	160,576	86,001	91,143
Québec:						
Chicoutimi	325,725	314,520	23,568	28,717	9,202	9,686
Drummondville	152,056	150,082	17,920	20,879	3,049	3,563
Granby	189,120	182,051	13,856	16,590	5,789	7,239
Montréal	64,579,033	65,298,212	2,811,008	3,144,189	592,920	646,358
Québec	9,759,588	10,588,512	514,266	475,185	42,903	53,505
St-Hyacinthe	364,454	352,329	31,088	31,842	7,473	11,417
Shawinigan	70,390	94,408	11,724	11,354	3,197	3,738
Sherbrooke	415,089	460,238	40,278	47,355	15,615	16,516
Trois-Rivières	366,614	337,079	29,772	34,398	8,040	8,719
Valleyfield	112,159	113,802	12,539	17,623	4,550	5,174
Total - 10 centres	76,334,228	77,891,233	3,506,019	3,828,132	692,738	765,915
Ontario:						
Brantford	557,199	423,311	56,691	61,761	22,447	22,742
Chatham	1,230,362	1,181,592	35,071	35,643	22,537	19,511
Cornwall	201,703	275,954	31,459	32,021	11,247	12,596
Guelph	442,168	318,181	64,628	62,765	24,388	27,079
Hamilton	7,109,304	4,814,107	452,124	684,077	148,862	154,770
Kingston	316,510	476,313	106,500	93,331	80,367	45,793
Kitchener	833,186	1,033,521	150,222	148,137	50,990	51,027
London	3,619,098	3,105,062	296,046	242,981	101,569	99,126
Niagara Falls	338,062	340,553	49,230	51,919	21,103	19,701
Oshawa	2,052,211	1,574,125	99,646	131,310	43,175	42,318
Ottawa	6,954,363	7,980,236	509,683	577,066	275,924	477,076
Peterborough	298,679	274,054	59,189	63,551	28,751	29,362
St. Catharines	774,239	669,590	87,059	98,678	37,425	36,711
Sarnia	1,228,444	1,360,461	83,447	71,499	36,201	27,100
Sault Ste. Marie	510,952	381,849	50,741	49,787	24,740	21,968
Sudbury	350,342	476,036	86,178	91,152	34,094	36,864
Thunder Bay	624,293	646,916	138,940	97,262	45,062	45,096
Timmins	180,163	233,303	29,049	34,282	12,785	12,111
Toronto	346,694,481	352,041,911	4,036,757	3,602,182	1,647,805	1,573,625
Windsor	1,698,789	1,245,108	221,206	219,626	72,911	69,032
Total - 20 centres	376,014,548	378,852,183	6,643,866	6,449,030	2,742,383	2,823,608
Manitoba:						
Brandon	172,164	184,324	40,112	28,585	20,798	22,428
Winnipeg	10,534,145	15,934,248	581,341	608,082	296,351	308,329
Total - 2 centres	10,706,309	16,118,572	621,453	636,667	317,149	330,757
Saskatchewan:						
Moose Jaw	130,753	120,747	36,091	42,199	18,933	23,077
Prince Albert	152,036	157,380	25,945	26,100	17,854	20,266
Regina	3,273,215	3,464,716	126,066	134,158	94,939	104,686
Saskatoon	1,129,555	1,221,730	250,187	114,761	97,600	103,396
Total - 4 centres	4,685,559	4,964,573	438,289	317,218	229,326	251,425

TABLE 3. Cheques Cashed by Type of Account - Concluded

TARLEAU 3. Chèques tirés par type de compte - fin

	August - Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	24,635,903	28,035,178	874,835	989,825	1,012,270	693,623
Edmonton	14,575,203	18,924,436	722,844	1,076,167	497,594	476,654
Lethbridge	393,541	414,558	64,703	56,567	55,278	56,306
Medicine Hat	219,403	199,085	38,426	48,074	28,185	30,250
Total - 4 centres	39,824,050	47,573,257	1,700,808	2,170,633	1,593,327	1,256,833
British Columbia - Colombie-Britannique:						
Vancouver	32,719,450	23,944,277	1,390,217	2,090,568	928,616	718,634
Victoria	10,508,957	11,582,640	278,275	255,451	146,448	133,600
Total - 2 centres	43,228,407	35,526,917	1,668,492	2,346,019	1,075,064	852,234
TOTAL - 50 CENTRES	560,187,560	570,312,140	15,037,597	16,247,972	6,939,052	6,573,326

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TARLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929	30,506,539	530,148	10,699,165	12,415,540	4,874,468	1,987,218
1930	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950	62,174,493	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
1955	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960	177,829,308	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1970	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974	1,051,010,668	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322
1976	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437
1977	1,733,439,090	33,442,516	458,659,491	872,734,672	230,178,038	138,424,373
1978	1,957,089,442	35,513,305	469,283,982	1,048,514,799	253,938,184	149,839,172
1979	2,465,479,461	46,093,304	471,873,568	1,448,866,169	314,599,417	184,047,003
1980	3,334,467,705	51,921,496	557,823,199	2,103,106,758	398,509,929	223,106,323
1981	4,363,690,255	61,454,153	654,401,718	2,779,362,071	522,780,968	345,691,345
1982	4,598,816,055	62,770,561	636,191,893	2,977,345,957	603,626,037	318,881,607

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

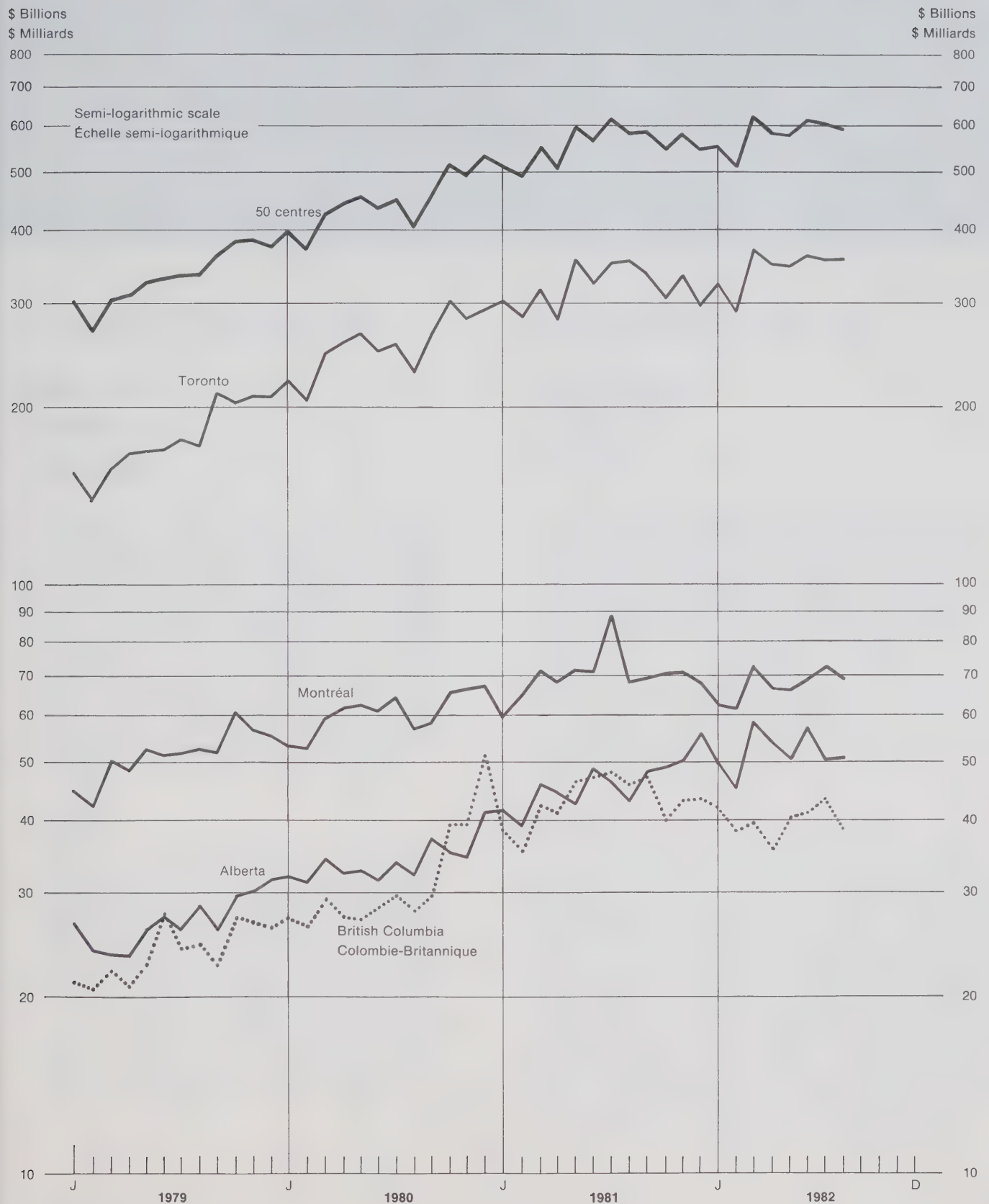
(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



# Value of Cheques Cashed in Canada

## Valeur des chèques encaissés au Canada







Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

### CHEQUES CASHED

SEPTEMBER 1982

#### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

November 1982  
5-4404-509

### CHÈQUES ENCAISSÉS

SEPTEMBRE 1982

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

November 1982  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashied Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	September Septembre			First nine months Neuf premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,909,990	2,711,124	1.42	19,919,669	19,574,698	0.98
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	399,847	369,678	0.92	2,946,305	3,249,391	1.10
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	24,197	24,300	1.00	208,990	216,204	1.03
Halifax	4,537,697	4,579,646	1.01	33,042,494	37,060,060	1.12
Sydney	378,336	504,481	1.33	3,239,166	3,863,898	1.19
<b>Total - 3 centres</b>	<b>4,940,230</b>	<b>5,108,427</b>	<b>1.03</b>	<b>36,490,650</b>	<b>41,140,162</b>	<b>1.13</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,130,886	747,281	0.66	8,197,455	7,359,747	0.90
Moncton	442,747	476,403	1.08	3,906,716	4,063,704	1.04
Saint John	1,382,593	941,665	0.68	12,858,301	10,780,937	0.84
<b>Total - 3 centres</b>	<b>2,956,226</b>	<b>2,165,349</b>	<b>0.73</b>	<b>24,962,472</b>	<b>22,204,388</b>	<b>0.89</b>
Québec:						
Chicoutimi	368,635	381,099	1.03	3,403,864	3,263,269	0.96
Drummondville	173,827	179,843	1.03	1,540,591	1,525,561	0.99
Granby	236,974	205,654	0.87	1,929,362	1,975,605	1.02
Montréal	69,748,468	64,777,882	0.93	632,819,016	604,287,376	0.95
Québec	11,597,292	11,306,288	0.97	99,033,587	103,961,474	1.05
St-Hyacinthe	418,881	356,985	0.85	3,307,830	3,235,395	0.98
Shawinigan	79,141	65,243	0.82	835,388	1,038,079	1.24
Sherbrooke	484,597	498,449	1.03	4,379,472	4,525,662	1.03
Trois-Rivières	410,318	392,316	0.96	3,367,649	3,347,453	0.99
Valleyfield	131,039	133,333	1.02	1,144,679	1,237,900	1.08
<b>Total - 10 centres</b>	<b>83,649,172</b>	<b>78,297,092</b>	<b>0.94</b>	<b>751,761,438</b>	<b>728,397,774</b>	<b>0.97</b>
Ontario:						
Brantford	476,823	592,882	1.24	4,934,018	5,056,083	1.02
Chatham	1,432,775	1,088,665	0.76	10,676,870	8,327,699	0.78
Cornwall	322,838	389,913	1.21	2,568,326	2,731,456	1.06
Guelp	557,194	380,889	0.68	4,581,037	3,671,971	0.80
Hamilton	7,327,150	5,606,386	0.77	55,706,290	51,002,603	0.92
Kingston	544,040	614,881	1.13	4,086,172	4,672,183	1.14
Kitchener	1,200,369	1,432,138	1.19	10,111,457	11,910,548	1.18
London	6,254,707	3,256,544	0.52	34,882,143	31,990,369	0.92
Niagara Falls	410,193	401,395	0.98	3,294,040	3,316,705	1.01
Oshawa	1,835,778	1,804,776	0.98	18,155,490	15,573,015	0.86
Ottawa	7,822,518	9,791,473	1.25	74,116,079	82,983,918	1.12
Peterborough	395,081	400,055	1.01	3,261,316	3,378,570	1.04
St. Catharines	860,614	742,335	0.86	7,299,701	7,225,995	0.99
Sarnia	1,346,587	1,340,085	1.00	9,849,082	13,539,809	1.37
Sault Ste. Marie	542,687	551,225	1.02	4,148,311	4,486,208	1.08
Sudbury	517,333	629,840	1.22	4,211,675	5,421,965	1.29
Thunder Bay	769,222	746,877	0.97	6,526,938	7,099,888	1.09
Timmins	249,703	290,773	1.16	1,963,351	2,527,723	1.29
Toronto	337,294,201	388,270,758	1.15	2,905,283,671	3,146,752,972	1.08
Windsor	1,663,948	1,752,518	1.05	16,833,733	14,940,403	0.89
<b>Total - 20 centres</b>	<b>371,824,561</b>	<b>420,084,408</b>	<b>1.13</b>	<b>3,182,489,700</b>	<b>3,426,610,091</b>	<b>1.08</b>
Manitoba:						
Brandon	321,998	256,555	0.80	2,168,700	2,223,130	1.03
Winnipeg	17,327,022	20,536,136	1.19	141,613,132	156,525,175	1.11
<b>Total - 2 centres</b>	<b>17,649,020</b>	<b>20,792,691</b>	<b>1.18</b>	<b>143,781,832</b>	<b>158,748,305</b>	<b>1.10</b>
Saskatchewan:						
Moose Jaw	182,836	186,309	1.02	1,672,923	1,733,258	1.04
Prince Albert	224,800	212,773	0.95	1,909,040	1,834,754	0.96
Regina	3,964,299	4,295,931	1.08	33,747,936	36,800,510	1.09
Saskatoon	1,369,758	1,740,414	1.27	12,525,392	15,139,383	1.21
<b>Total - 4 centres</b>	<b>5,741,693</b>	<b>6,435,427</b>	<b>1.12</b>	<b>49,855,291</b>	<b>55,507,905</b>	<b>1.11</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	September			First nine months		
	Septembre			Neuf premiers mois		
	1981	1982	<u>1982</u> <u>1981</u>	1981	1982	<u>1982</u> <u>1981</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	30,074,870	35,372,258	1.18	243,103,508	280,084,456	1.15
Edmonton	17,361,501	20,081,200	1.16	149,568,787	185,052,288	1.24
Lethbridge	566,957	544,017	0.96	4,875,684	4,856,262	1.00
Medicine Hat	331,736	348,988	1.05	3,321,643	2,951,402	0.89
<b>Total - 4 centres</b>	<b>48,335,064</b>	<b>56,346,463</b>	<b>1.17</b>	<b>400,869,622</b>	<b>472,944,408</b>	<b>1.18</b>
British Columbia - Colombie-Britannique:						
Vancouver	35,166,317	27,373,927	0.78	295,886,783	245,657,197	0.83
Victoria	11,930,074	18,089,268	1.52	96,900,953	118,687,605	1.22
<b>Total - 2 centres</b>	<b>47,096,391</b>	<b>45,463,195</b>	<b>0.97</b>	<b>392,787,736</b>	<b>364,344,802</b>	<b>0.93</b>
<b>TOTAL - 50 CENTRES</b>	<b>584,502,194</b>	<b>637,773,854</b>	<b>1.09</b>	<b>5,005,864,715</b>	<b>5,292,721,924</b>	<b>1.06</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	September			First nine months		
	Septembre			Neuf premiers mois		
	1981	1982	<u>1982</u> <u>1981</u>	1981	1982	<u>1982</u> <u>1981</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	432,297	548,569	1.27	4,182,611	5,471,848	1.31
Calgary	339,089	390,777	1.15	3,234,983	4,036,739	1.25
Regina	128,444	131,356	1.02	1,190,471	1,427,880	1.20
Winnipeg	249,013	273,862	1.10	2,384,445	2,854,748	1.20
Toronto	1,105,745	1,362,893	1.23	11,156,182	13,420,377	1.20
Ottawa	5,771,515	7,409,987	1.28	44,700,119	51,776,693	1.16
Montréal	957,898	1,086,513	1.13	9,085,086	11,079,897	1.22
Saint John	50,663	66,016	1.30	604,460	738,282	1.22
Halifax	356,902	421,576	1.18	3,633,465	4,209,749	1.16
<b>CANADA</b>	<b>9,391,566</b>	<b>11,691,549</b>	<b>1.24</b>	<b>80,171,822</b>	<b>95,016,213</b>	<b>1.19</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	1,721,914	2,471,990	130,963	184,620	57,113	54,514
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	355,424	327,573	25,724	24,052	18,699	18,053
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,794	15,030	4,771	5,737	2,632	3,533
Halifax	4,271,818	4,308,526	152,380	154,530	113,499	116,590
Sydney	285,884	467,541	17,487	21,640	74,965	15,300
Total - 3 centres	4,574,496	4,791,097	174,638	181,907	191,096	135,423
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,052,648	643,024	50,122	70,488	28,116	33,769
Moncton	373,008	399,756	37,337	43,479	32,402	33,168
Saint John	1,296,506	849,225	51,571	49,834	34,516	42,606
Total - 3 centres	2,722,162	1,892,005	139,030	163,801	95,034	109,543
Québec:						
Chicoutimi	333,869	340,479	24,877	30,808	9,889	9,812
Drummondville	152,610	156,092	17,990	20,387	3,227	3,364
Granby	216,463	183,157	13,510	16,025	7,001	6,472
Montréal	66,221,516	61,140,498	2,911,096	3,072,395	615,856	564,989
Québec	10,934,898	10,695,882	618,705	552,794	43,689	57,612
St-Hyacinthe	381,531	314,771	29,727	30,459	7,623	11,755
Shawinigan	66,630	56,861	9,232	5,675	3,279	2,707
Sherbrooke	423,394	436,154	43,973	46,514	17,230	15,781
Trois-Rivières	372,768	350,703	28,584	33,390	8,966	8,223
Valleyfield	113,721	111,284	13,078	16,686	4,240	5,363
Total - 10 centres	79,217,400	73,785,881	3,710,772	3,825,133	721,000	686,078
Ontario:						
Brantford	402,046	496,760	51,008	72,641	23,769	23,481
Chatham	1,374,971	1,029,139	36,410	40,120	21,394	19,406
Cornwall	278,071	341,940	32,883	35,402	11,884	12,571
Guelph	460,565	292,136	69,175	61,007	27,454	27,746
Hamilton	6,682,058	4,739,529	488,396	703,039	156,696	163,818
Kingston	377,555	461,708	121,295	105,688	45,190	47,485
Kitchener	987,173	1,214,918	162,050	162,957	51,146	54,263
London	5,743,120	2,893,086	408,417	261,218	103,170	102,240
Niagara Falls	334,015	327,412	57,026	54,324	19,152	19,659
Oshawa	1,681,368	1,627,489	113,295	130,670	41,115	46,617
Ottawa	6,905,526	8,900,302	531,284	574,815	385,708	316,356
Peterborough	287,231	298,648	78,411	73,467	30,239	27,940
St. Catharines	731,603	618,537	89,768	87,647	39,243	36,151
Sarnia	1,224,384	1,224,593	85,683	75,541	36,520	39,951
Sault Ste. Marie	460,716	473,041	53,500	51,908	28,471	26,276
Sudbury	402,479	510,828	80,262	81,391	34,592	37,621
Thunder Bay	606,663	614,232	114,739	88,620	47,820	44,025
Timmins	203,112	241,292	31,890	34,151	14,701	15,330
Toronto	331,649,546	382,708,070	3,839,872	3,786,972	1,804,783	1,775,716
Windsor	1,338,963	1,447,174	237,051	226,711	87,934	78,633
Total - 20 centres	362,131,165	410,460,834	6,682,415	6,708,289	3,010,981	2,915,285
Manitoba:						
Brandon	261,733	200,558	36,690	33,067	23,575	22,930
Winnipeg	16,376,010	19,603,896	643,805	614,882	307,207	317,358
Total - 2 centres	16,637,743	19,804,454	680,495	647,949	330,782	340,288
Saskatchewan:						
Moose Jaw	121,342	127,825	39,678	35,995	21,816	22,489
Prince Albert	179,725	165,699	25,666	26,899	19,409	20,175
Regina	3,716,044	4,024,915	134,091	129,374	114,164	141,642
Saskatoon	1,105,752	1,382,211	160,223	254,871	103,783	103,332
Total - 4 centres	5,122,863	5,700,650	359,658	447,139	259,172	287,638

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	28,496,441	33,916,684	814,613	796,802	763,816	658,772
Edmonton	16,134,526	18,448,549	670,643	1,150,052	556,332	482,599
Lethbridge	443,582	429,769	62,456	57,232	60,919	57,016
Medicine Hat	265,380	272,289	37,893	46,118	28,463	30,581
<b>Total - 4 centres</b>	<b>45,339,929</b>	<b>53,067,291</b>	<b>1,585,605</b>	<b>2,050,204</b>	<b>1,409,530</b>	<b>1,228,968</b>
British Columbia - Colombie-Britannique:						
Vancouver	32,404,710	24,754,187	1,850,176	1,847,198	911,431	772,542
Victoria	11,487,771	17,705,952	287,292	245,001	155,011	138,315
<b>Total - 2 centres</b>	<b>43,892,481</b>	<b>42,460,139</b>	<b>2,137,468</b>	<b>2,092,199</b>	<b>1,066,442</b>	<b>910,857</b>
<b>TOTAL - 50 CENTRES</b>	<b>561,715,577</b>	<b>614,761,914</b>	<b>15,626,768</b>	<b>16,325,293</b>	<b>7,159,849</b>	<b>6,686,647</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929	33,976,109	590,226	11,946,822	13,804,420(2)	5,424,023	2,210,618
1930	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1932	18,926,189	395,867	5,758,164	8,269,208	3,372,175(3)	1,130,775
1935	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945	47,970,222	1,095,244	13,593,691	22,088,957(4)	8,158,326	3,034,004
1950	70,921,289	1,912,962(5)	20,156,822	30,676,688(5)	12,169,870	6,004,947
1955	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1970	578,646,206	14,228,352	150,809,406	292,350,586(7)	79,497,626	41,760,236
1971	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974	1,188,073,574	23,834,507	309,669,303	602,447,309	155,658,865	96,463,590
1975	1,521,904,457	28,120,363	395,982,023	787,746,644	189,497,383	120,558,044
1976	1,768,575,172	35,840,664	467,470,835	890,531,849	231,574,248	143,157,576
1977	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731
1978	2,209,051,614	39,945,092	521,099,555	1,191,775,634	288,062,210	168,169,123
1979	2,823,895,890	52,011,538	532,776,936	1,678,175,311	354,286,018	206,646,087
1980	3,784,564,857	58,872,966	626,717,489	2,391,881,095	454,200,475	252,892,832
1981	4,940,481,122	69,727,180	736,232,075	3,147,227,386	594,506,745	392,787,736
1982	5,229,448,687	71,479,399	712,774,512	3,393,649,356	687,200,618	364,344,802

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

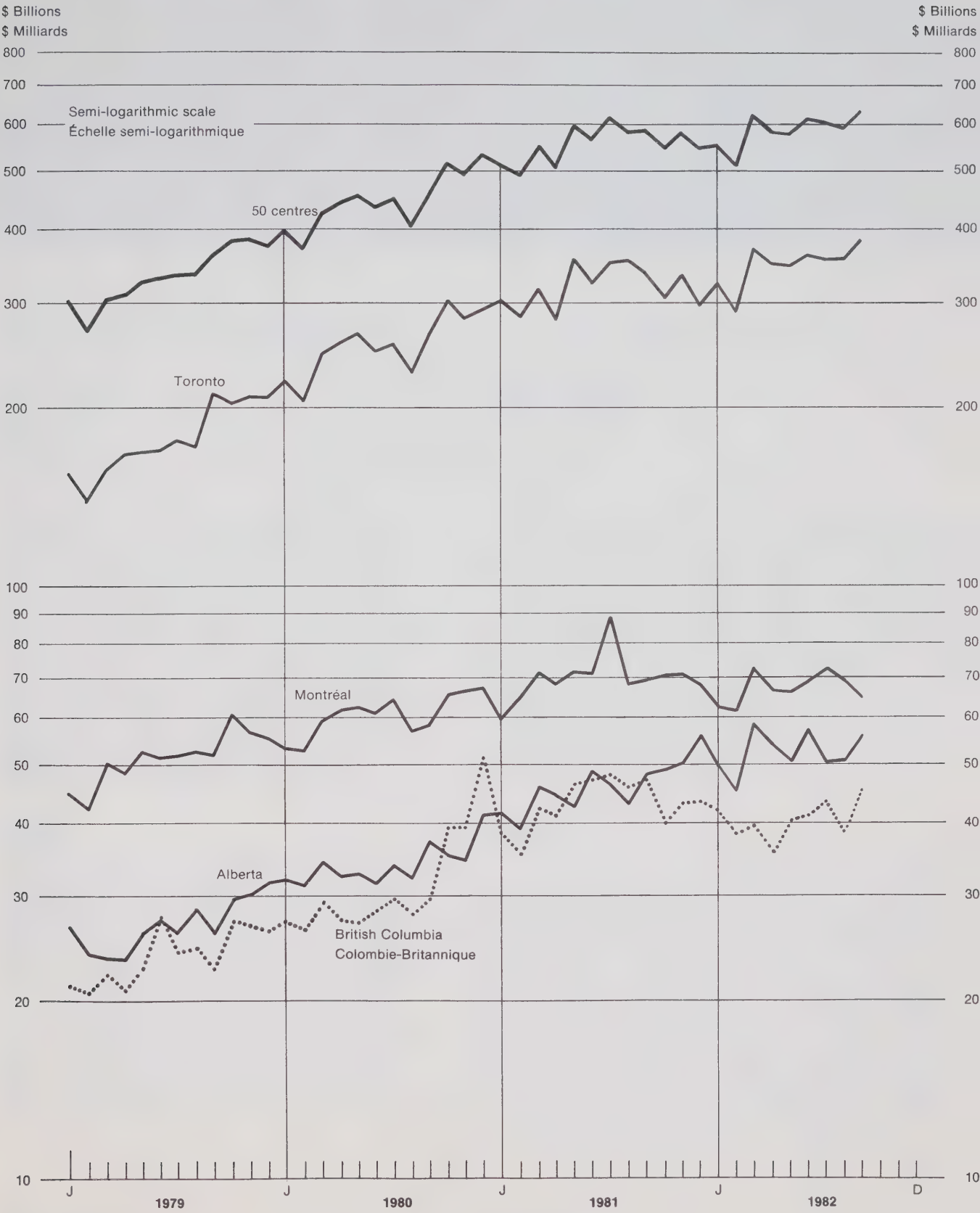
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



Value of Cheques Cashed in Canada  
Valeur des chèques encaissés au Canada







Statistics  
Canada

Statistique  
Canada

Price: Canada, \$1.50, \$15.00 a year  
Other Countries, \$1.80, \$18.00 a year

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

CHEQUES CASHED

OCTOBER 1982

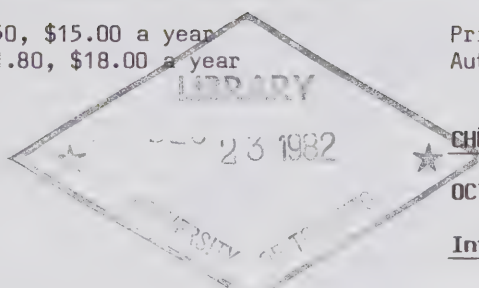
Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

December 1982  
5-4404-509



CHÈQUES ENCAISSÉS

OCTOBRE 1982

Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Décembre 1982  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	October Octobre			First ten months Dix premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,190,308	2,601,467	1.19	22,109,977	22,176,165	1.00
Prince Edward Island - Ile-du-Prince-Edouard:						
Charlottetown	393,702	348,721	0.89	3,340,007	3,598,112	1.08
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	24,831	21,747	0.88	233,821	237,951	1.02
Halifax	4,479,581	4,630,012	1.03	37,522,075	41,690,072	1.11
Sydney	716,445	566,843	0.79	3,955,611	4,430,741	1.12
<b>Total - 3 centres</b>	<b>5,220,857</b>	<b>5,218,602</b>	<b>1.00</b>	<b>41,711,507</b>	<b>46,358,764</b>	<b>1.11</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	815,558	1,066,672	1.31	9,013,013	8,426,419	0.93
Moncton	415,001	488,670	1.18	4,321,717	4,552,374	1.05
Saint John	1,280,916	821,918	0.64	14,139,217	11,602,855	0.82
<b>Total - 3 centres</b>	<b>2,511,475</b>	<b>2,377,260</b>	<b>0.95</b>	<b>27,473,947</b>	<b>24,581,648</b>	<b>0.89</b>
Québec:						
Chicoutimi	402,152	356,899	0.89	3,806,016	3,620,168	0.95
Drummondville	189,143	177,758	0.94	1,729,734	1,703,319	0.98
Granby	221,707	208,868	0.94	2,151,069	2,184,473	1.02
Montréal	70,578,757	62,280,707	0.88	703,397,773	666,568,083	0.95
Québec	12,324,210	11,935,824	0.97	111,357,797	115,897,298	1.04
St-Hyacinthe	338,515	348,435	1.03	3,646,345	3,583,830	0.98
Shawinigan	114,443	457,297	4.00	949,831	1,495,376	1.57
Sherbrooke	479,202	505,109	1.05	4,858,674	5,030,771	1.04
Trois-Rivières	380,739	368,987	0.97	3,748,388	3,716,440	0.99
Valleyfield	150,297	140,829	0.94	1,294,976	1,378,729	1.06
<b>Total - 10 centres</b>	<b>85,179,165</b>	<b>76,780,713</b>	<b>0.90</b>	<b>836,940,603</b>	<b>805,178,487</b>	<b>0.96</b>
Ontario:						
Brantford	631,926	573,875	0.91	5,565,944	5,629,958	1.01
Chatham	1,112,736	1,049,539	0.94	11,789,606	9,377,238	0.80
Cornwall	296,063	334,549	1.13	2,864,389	3,066,005	1.07
Guelph	601,745	343,806	0.57	5,182,782	4,015,777	0.77
Hamilton	6,127,484	5,810,768	0.95	61,833,774	56,813,371	0.92
Kingston	474,589	657,597	1.39	4,560,761	5,329,780	1.17
Kitchener	1,247,031	1,391,001	1.12	11,358,488	13,301,549	1.17
London	3,812,492	3,362,249	0.88	38,694,635	35,352,618	0.91
Niagara Falls	361,930	368,957	1.02	3,655,970	3,685,662	1.01
Oshawa	1,545,646	1,570,622	1.02	19,701,136	17,143,637	0.87
Ottawa	8,007,626	8,925,242	1.11	82,123,705	91,909,160	1.12
Peterborough	386,277	366,262	0.95	3,647,593	3,744,840	1.03
St. Catharines	901,441	769,495	0.85	8,201,142	7,995,490	0.97
Sarnia	1,443,774	1,313,071	0.91	11,292,856	14,852,880	1.32
Sault Ste. Marie	651,066	476,119	0.73	4,799,377	4,962,327	1.03
Sudbury	504,234	607,756	1.21	4,715,909	6,029,721	1.28
Thunder Bay	678,208	595,933	0.88	7,205,146	7,695,821	1.07
Timmins	229,672	311,963	1.36	2,193,023	2,839,686	1.29
Toronto	307,447,284	411,386,326	1.34	3,212,730,955	3,558,139,298	1.11
Windsor	1,671,651	1,744,093	1.04	18,505,384	16,684,496	0.90
<b>Total - 20 centres</b>	<b>338,132,875</b>	<b>441,959,223</b>	<b>1.31</b>	<b>3,520,622,575</b>	<b>3,868,569,314</b>	<b>1.10</b>
Manitoba:						
Brandon	296,858	343,022	1.16	2,465,558	2,566,152	1.04
Winnipeg	17,678,184	20,571,969	1.16	159,291,316	177,097,144	1.11
<b>Total - 2 centres</b>	<b>17,975,042</b>	<b>20,914,991</b>	<b>1.16</b>	<b>161,756,874</b>	<b>179,663,296</b>	<b>1.11</b>
Saskatchewan:						
Moose Jaw	186,521	183,640	0.98	1,859,444	1,916,898	1.03
Prince Albert	215,163	172,121	0.80	2,124,203	2,006,875	0.94
Regina	4,225,733	4,010,774	0.95	37,973,669	40,811,284	1.07
Saskatoon	1,528,337	1,673,420	1.09	14,053,729	16,812,803	1.20
<b>Total - 4 centres</b>	<b>6,155,754</b>	<b>6,039,955</b>	<b>0.98</b>	<b>56,011,045</b>	<b>61,547,860</b>	<b>1.10</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	October			First ten months		
	Octobre			Dix premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	29,482,236	30,451,566	1.03	272,585,744	310,536,022	1.14
Edmonton	18,732,827	19,857,326	1.06	168,301,614	204,909,614	1.22
Lethbridge	545,536	526,481	0.97	5,421,220	5,382,743	0.99
Medicine Hat	333,885	316,687	0.95	3,655,528	3,268,089	0.89
<b>Total - 4 centres</b>	<b>49,094,484</b>	<b>51,152,060</b>	<b>1.04</b>	<b>449,964,106</b>	<b>524,096,468</b>	<b>1.16</b>
British Columbia - Colombie-Britannique:						
Vancouver	31,297,176	25,054,115	0.80	327,183,959	270,711,312	0.83
Victoria	8,681,583	16,961,364	1.95	105,582,536	135,648,969	1.28
<b>Total - 2 centres</b>	<b>39,978,759</b>	<b>42,015,479</b>	<b>1.05</b>	<b>432,766,495</b>	<b>406,360,281</b>	<b>0.94</b>
<b>TOTAL - 50 CENTRES</b>	<b>546,832,421</b>	<b>649,408,471</b>	<b>1.19</b>	<b>5,552,697,136</b>	<b>5,942,130,395</b>	<b>1.07</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	October			First ten months		
	Octobre			Dix premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	436,572	538,609	1.23	4,619,183	6,010,457	1.30
Calgary	344,754	397,628	1.15	3,579,737	4,434,367	1.24
Regina	138,876	133,392	0.96	1,329,347	1,561,272	1.17
Winnipeg	260,734	275,804	1.06	2,645,179	3,130,552	1.18
Toronto	1,184,722	1,454,981	1.23	12,340,904	14,875,358	1.21
Ottawa	6,283,296	7,762,779	1.24	50,983,415	59,539,472	1.17
Montréal	986,140	1,109,663	1.13	10,071,226	12,189,560	1.21
Saint John	58,915	67,388	1.14	663,375	805,670	1.21
Halifax	374,940	436,191	1.16	4,008,405	4,645,940	1.16
<b>CANADA</b>	<b>10,068,949</b>	<b>12,176,435</b>	<b>1.21</b>	<b>90,240,771</b>	<b>107,192,648</b>	<b>1.19</b>

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	October - Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,007,355	2,387,224	125,655	138,660	57,298	75,583
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	356,633	309,401	20,396	23,561	16,673	15,759
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,740	13,164	4,087	5,108	3,004	3,475
Halifax	4,211,823	4,372,833	136,934	143,933	130,824	113,246
Sydney	685,414	531,583	16,010	20,307	15,021	14,953
Total - 3 centres	4,914,977	4,917,580	157,031	169,348	148,849	131,674
New Brunswick - Nouveau-Brunswick:						
Fredericton	751,273	976,034	39,101	62,104	25,184	28,534
Moncton	352,033	420,016	33,399	36,527	29,569	32,127
Saint John	1,186,909	729,987	49,733	58,054	44,274	33,877
Total - 3 centres	2,290,215	2,126,037	122,233	156,685	99,027	94,538
Québec:						
Chicoutimi	366,392	318,186	26,094	28,920	9,666	9,793
Drummondville	165,642	154,775	19,901	19,041	3,600	3,942
Granby	199,989	184,846	14,777	17,384	6,941	6,638
Montréal	66,941,986	58,878,938	2,932,338	2,798,266	704,433	603,503
Québec	11,751,095	11,325,974	530,871	551,006	42,244	58,844
St-Hyacinthe	302,903	304,485	28,100	32,434	7,512	11,516
Shawinigan	101,391	443,406	9,867	10,581	3,185	3,310
Sherbrooke	423,537	443,467	38,783	44,912	16,882	16,730
Trois-Rivières	342,939	324,438	29,504	36,044	8,296	8,505
Valleyfield	129,954	120,557	14,800	15,224	5,543	5,048
Total - 10 centres	80,725,828	72,499,072	3,645,035	3,553,812	808,302	727,829
Ontario:						
Brantford	542,510	485,536	64,722	65,686	24,694	22,653
Chatham	1,056,576	993,774	35,363	35,275	20,797	20,490
Cornwall	255,537	285,146	29,150	37,011	11,376	12,392
Guelph	499,915	255,550	66,263	60,471	35,567	27,785
Hamilton	5,551,528	5,100,825	415,741	559,333	160,215	150,610
Kingston	336,370	505,272	98,748	104,219	39,471	48,106
Kitchener	1,039,376	1,187,946	147,535	151,562	60,120	51,493
London	3,374,059	3,028,682	249,090	234,129	189,343	99,438
Niagara Falls	293,135	299,373	45,909	50,849	22,886	18,735
Oshawa	1,409,803	1,394,642	97,062	134,646	38,781	41,334
Ottawa	7,228,217	8,082,505	494,782	541,477	284,627	301,260
Peterborough	295,886	270,816	61,050	65,271	29,341	30,175
St. Catharines	783,379	649,578	80,545	84,558	37,517	35,359
Sarnia	1,331,020	1,212,927	79,290	69,983	33,464	30,161
Sault Ste. Marie	575,607	405,326	49,198	47,087	26,261	23,706
Sudbury	394,828	502,445	74,655	69,951	34,751	35,360
Thunder Bay	528,143	475,548	101,874	80,542	48,191	39,843
Timmins	189,377	264,494	27,374	33,166	12,921	14,303
Toronto	302,324,610	406,283,859	3,459,565	3,504,485	1,663,109	1,597,982
Windsor	1,395,858	1,474,737	205,357	196,620	70,436	72,736
Total - 20 centres	329,405,734	433,158,981	5,883,273	6,126,321	2,843,868	2,673,921
Manitoba:						
Brandon	242,625	292,480	31,573	28,276	22,660	22,266
Winnipeg	16,852,492	19,789,677	540,306	473,883	285,386	308,409
Total - 2 centres	17,095,117	20,082,157	571,879	502,159	308,046	330,675
Saskatchewan:						
Moose Jaw	133,040	123,505	33,369	36,635	20,112	23,500
Prince Albert	162,846	128,384	32,518	23,500	19,799	20,237
Regina	4,001,717	3,785,355	123,243	118,806	100,773	106,613
Saskatoon	1,131,045	1,331,984	278,437	242,596	118,855	98,840
Total - 4 centres	5,428,648	5,369,228	467,567	421,537	259,539	249,190

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	October - Octobre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	27,975,602	28,818,585	780,061	919,657	726,573	713,324
Edmonton	17,542,842	18,473,395	641,588	919,319	548,397	464,612
Lethbridge	433,940	415,023	56,821	56,565	54,775	54,893
Medicine Hat	259,057	241,347	42,003	44,452	32,825	30,888
<b>Total - 4 centres</b>	<b>46,211,441</b>	<b>47,948,350</b>	<b>1,520,473</b>	<b>1,939,993</b>	<b>1,362,570</b>	<b>1,263,717</b>
British Columbia - Colombie-Britannique:						
Vancouver	28,909,065	22,638,806	1,504,541	1,666,828	883,570	748,481
Victoria	8,285,033	16,550,035	245,773	277,173	150,777	134,156
<b>Total - 2 centres</b>	<b>37,194,098</b>	<b>39,188,841</b>	<b>1,750,314</b>	<b>1,944,001</b>	<b>1,034,347</b>	<b>882,637</b>
<b>TOTAL - 50 CENTRES</b>	<b>525,630,046</b>	<b>627,986,871</b>	<b>14,263,856</b>	<b>14,976,077</b>	<b>6,938,519</b>	<b>6,445,523</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	21,923,800(1)	490,810	6,515,884	8,907,420	4,596,428	1,413,258
1925	22,218,787	466,520	6,843,394	8,868,721	4,536,664	1,503,488
1929	38,689,582	663,986	13,663,151	15,447,274(2)	6,448,568	2,466,603
1930	31,505,450	587,834	11,110,314	12,599,533	5,232,364	1,975,405
1932	21,293,368	439,108	6,450,367	9,196,590	3,951,915(3)	1,255,388
1935	25,592,252	460,220	7,285,921	11,275,137	5,209,632	1,361,342
1940	28,179,806	675,498	8,198,470	12,494,968	5,039,884	1,770,986
1945	53,719,374	1,215,692	15,087,618	24,660,551(4)	9,313,060	3,442,453
1950	80,312,788	2,145,466(5)	22,913,712	34,536,274(6)	13,932,196	6,785,140
1955	135,197,914	3,681,910	39,799,222	60,957,588	20,374,857	10,384,337
1960	222,165,799	4,505,666	65,865,272	103,492,318	33,428,124	14,874,419
1965	387,557,797	7,673,655	117,926,669	179,144,392	55,698,380	27,114,701
1970	649,680,898	15,845,540	169,929,108	328,576,378(7)	88,696,031	46,633,841
1971	719,638,294	16,288,292	187,025,376	372,420,217	91,442,136	52,462,273
1972	851,036,696	18,154,761	223,181,000	443,692,039	102,392,153	63,616,743
1973	1,097,695,381	20,648,149	268,913,900	597,507,461	127,652,401	82,973,470
1974	1,341,062,043	26,831,332	348,745,115	682,408,521	174,554,035	108,523,040
1975	1,709,216,102	31,514,622	443,655,418	886,146,244	213,425,127	134,474,691
1976	1,963,606,240	39,914,519	518,028,937	988,756,465	258,668,932	158,237,387
1977	2,182,483,922	41,485,732	576,487,809	1,105,235,446	287,671,552	171,603,383
1978	2,483,413,856	44,564,851	578,515,237	1,346,620,830	324,079,066	189,633,872
1979	3,199,313,264	57,871,852	604,290,003	1,902,756,748	400,642,611	233,752,050
1980	4,288,964,137	65,519,320	702,296,748	2,718,352,528	510,497,029	292,297,512
1981	5,479,861,810	78,092,986	819,614,244	3,481,656,060	667,732,025	432,766,495
1982	5,871,447,250	80,021,466	787,496,152	3,832,261,727	765,307,624	406,360,281

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

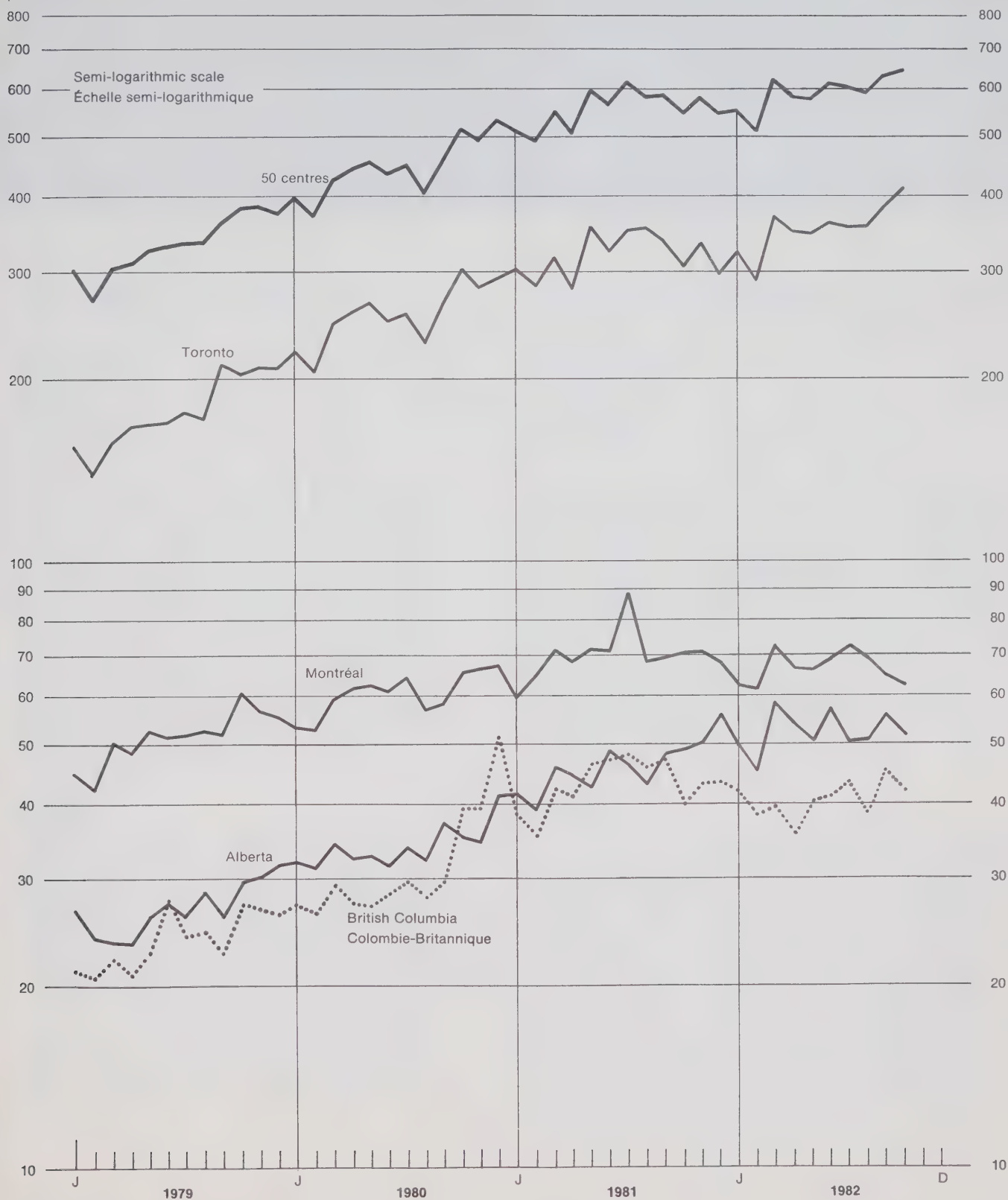
(13) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



### Valeur des chèques encaissés au Canada

\$ Billions  
\$ Millions





Statistique  
Canada

Prix: Canada, \$1.50, \$15.00 par année  
Autres pays, \$1.80, \$18.00 par année

## CHÈQUES ENCAISSÉS

NOVEMBRE 1982

## Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

## Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes; la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Janvier 1983  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	November Novembre			First eleven months Onze premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,604,821	3,674,428	1.41	24,714,798	25,850,593	1.05
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	330,801	387,611	1.17	3,670,808	3,985,723	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	29,330	25,505	0.87	263,151	263,456	1.00
Halifax	4,492,561	4,420,736	0.98	42,014,636	46,110,808	1.10
Sydney	391,784	422,153	1.08	4,347,395	4,852,894	1.12
<b>Total - 3 centres</b>	<b>4,913,675</b>	<b>4,868,394</b>	<b>0.99</b>	<b>46,625,182</b>	<b>51,227,158</b>	<b>1.10</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	772,127	1,002,936	1.30	9,785,140	9,429,355	0.96
Moncton	441,329	533,598	1.21	4,763,046	5,085,972	1.07
Saint John	1,284,756	1,038,037	0.81	15,423,973	12,640,892	0.82
<b>Total - 3 centres</b>	<b>2,498,212</b>	<b>2,574,571</b>	<b>1.03</b>	<b>29,972,159</b>	<b>27,156,219</b>	<b>0.91</b>
Québec:						
Chicoutimi	397,435	370,255	0.93	4,203,451	3,990,423	0.95
Drummondville	186,615	192,165	1.03	1,916,349	1,895,484	0.99
Granby	231,659	225,517	0.97	2,382,728	2,409,990	1.01
Montréal	70,814,682	66,964,569	0.95	774,212,455	733,532,652	0.95
Québec	11,407,889	11,249,832	0.99	122,765,686	127,147,130	1.04
St-Hyacinthe	448,620	365,882	0.82	4,094,965	3,949,712	0.96
Shawinigan	119,756	468,550	3.91	1,069,587	1,963,926	1.84
Sherbrooke	527,575	542,544	1.03	5,386,249	5,573,315	1.03
Trois-Rivières	364,234	387,261	1.06	4,112,622	4,103,701	1.00
Valleyfield	146,237	118,365	0.81	1,444,213	1,497,094	1.04
<b>Total - 10 centres</b>	<b>84,644,702</b>	<b>80,884,940</b>	<b>0.96</b>	<b>921,585,305</b>	<b>886,063,427</b>	<b>0.96</b>
Ontario:						
Brantford	629,210	640,244	1.02	6,195,154	6,270,202	1.01
Chatham	1,306,095	1,128,063	0.86	13,095,701	10,505,301	0.80
Cornwall	303,891	379,115	1.25	3,168,280	3,445,120	1.09
Guelph	597,994	472,879	0.79	5,780,776	4,488,656	0.78
Hamilton	6,410,722	6,408,762	1.00	68,244,496	63,222,133	0.93
Kingston	565,340	735,023	1.30	5,126,101	6,064,803	1.18
Kitchener	1,329,465	1,386,572	1.04	12,687,953	14,688,121	1.16
London	3,741,174	3,964,635	1.06	42,435,809	39,317,253	0.93
Niagara Falls	358,654	440,286	1.23	4,014,624	4,125,948	1.03
Oshawa	1,749,776	1,240,177	0.71	21,450,912	18,383,814	0.86
Ottawa	10,431,381	11,551,650	1.11	92,555,086	103,460,810	1.12
Peterborough	440,046	426,965	0.97	4,087,639	4,171,805	1.02
St. Catharines	915,410	842,549	0.92	9,116,552	8,838,039	0.97
Sarnia	1,658,275	1,232,279	0.74	12,951,131	16,085,159	1.24
Sault Ste. Marie	518,087	460,915	0.89	5,317,464	5,423,242	1.02
Sudbury	600,802	638,164	1.06	5,316,711	6,667,885	1.25
Thunder Bay	730,787	931,890	1.28	7,935,933	8,627,711	1.09
Timmins	274,413	318,746	1.16	2,467,436	3,158,432	1.28
Toronto	335,185,688	417,071,233	1.24	3,547,916,643	3,975,210,531	1.12
Windsor	1,864,053	1,850,188	0.99	20,369,437	18,534,684	0.91
<b>Total - 20 centres</b>	<b>369,611,263</b>	<b>452,120,335</b>	<b>1.22</b>	<b>3,890,233,838</b>	<b>4,320,689,649</b>	<b>1.11</b>
Manitoba:						
Brandon	282,661	316,814	1.12	2,748,219	2,882,966	1.05
Winnipeg	17,704,082	24,887,988	1.41	176,995,398	201,985,132	1.14
<b>Total - 2 centres</b>	<b>17,986,743</b>	<b>25,204,802</b>	<b>1.40</b>	<b>179,743,617</b>	<b>204,868,098</b>	<b>1.14</b>
Saskatchewan:						
Moose Jaw	199,596	211,003	1.06	2,059,040	2,127,901	1.03
Prince Albert	234,621	217,814	0.93	2,358,824	2,224,689	0.94
Regina	4,324,642	4,156,195	0.96	42,298,311	44,967,479	1.06
Saskatoon	1,609,126	1,809,217	1.12	15,662,855	18,622,020	1.19
<b>Total - 4 centres</b>	<b>6,367,985</b>	<b>6,394,229</b>	<b>1.00</b>	<b>62,379,030</b>	<b>67,942,089</b>	<b>1.09</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	November			First eleven months		
	Novembre			Onze premiers mois		
	1981	1982	<u>1982</u> <u>1981</u>	1981	1982	<u>1982</u> <u>1981</u>
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	28,659,372	35,787,696	1.25	301,245,116	346,323,718	1.15
Edmonton	20,514,634	22,028,512	1.07	188,816,248	226,938,126	1.20
Lethbridge	595,289	590,125	0.99	6,016,509	5,972,868	0.99
Medicine Hat	331,648	333,169	1.00	3,987,176	3,601,258	0.90
<b>Total - 4 centres</b>	<b>50,100,943</b>	<b>58,739,502</b>	<b>1.17</b>	<b>500,065,049</b>	<b>582,835,970</b>	<b>1.17</b>
British Columbia - Colombie-Britannique:						
Vancouver	31,388,301	26,316,295	0.84	358,572,260	297,027,607	0.83
Victoria	11,843,464	17,348,858	1.46	117,426,000	152,997,827	1.30
<b>Total - 2 centres</b>	<b>43,231,765</b>	<b>43,665,153</b>	<b>1.01</b>	<b>475,998,260</b>	<b>450,025,434</b>	<b>0.95</b>
<b>TOTAL - 50 CENTRES</b>	<b>582,290,910</b>	<b>678,513,965</b>	<b>1.17</b>	<b>6,134,988,046</b>	<b>6,620,644,360</b>	<b>1.08</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	November			First eleven months		
	Novembre			Onze premiers mois		
	1981	1982	<u>1982</u> <u>1981</u>	1981	1982	<u>1982</u> <u>1981</u>
	\$'000	\$'000		\$'000	\$'000	
Vancouver	517,627	782,498	1.51	5,136,810	6,792,955	1.32
Calgary	372,655	526,077	1.41	3,952,392	4,960,444	1.26
Regina	146,483	203,304	1.39	1,475,830	1,764,576	1.20
Winnipeg	266,171	417,014	1.57	2,911,350	3,547,566	1.22
Toronto	1,386,017	2,199,792	1.59	13,726,921	17,075,150	1.24
Ottawa	6,172,507	7,581,276	1.23	57,155,922	67,120,748	1.17
Montréal	1,093,585	1,592,651	1.46	11,164,811	13,782,211	1.23
Saint John	65,963	83,560	1.27	729,338	889,230	1.22
Halifax	388,921	520,574	1.34	4,397,326	5,166,514	1.17
<b>CANADA</b>	<b>10,409,929</b>	<b>13,906,746</b>	<b>1.34</b>	<b>100,650,700</b>	<b>121,099,394</b>	<b>1.20</b>

TABLE 3. Cheques Cashed by Type of Account

TABLERAU 3. Chèques tirés par type de compte

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	2,428,282	3,468,948	121,487	139,709	55,052	65,771
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	281,683	337,915	32,014	30,309	17,104	19,387
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,657	15,123	9,752	6,450	2,921	3,932
Halifax	4,159,017	4,097,343	212,692	190,159	120,852	133,234
Sydney	349,612	375,343	26,054	29,638	16,118	17,172
Total - 3 centres	4,525,286	4,487,809	248,498	226,247	139,891	154,338
New Brunswick - Nouveau-Brunswick:						
Fredericton	674,785	894,730	71,457	75,637	25,885	32,569
Moncton	354,152	435,863	53,860	59,971	33,317	37,764
Saint John	1,181,827	926,318	67,379	70,896	35,550	40,823
Total - 3 centres	2,210,764	2,256,911	192,696	206,504	94,752	111,156
Québec:						
Chicoutimi	361,091	323,311	26,876	36,296	9,468	10,648
Drummondville	160,782	162,552	22,236	25,238	3,597	4,375
Granby	200,594	192,468	23,298	25,853	7,767	7,196
Montréal	66,553,560	62,615,879	3,469,482	3,537,068	791,640	811,622
Québec	10,765,901	10,703,062	595,336	485,429	46,652	61,341
St-Hyacinthe	402,743	313,161	36,515	39,490	9,362	13,231
Shawinigan	106,036	448,784	10,525	15,506	3,195	4,260
Sherbrooke	455,983	460,776	52,909	56,248	18,683	25,520
Trois-Rivières	326,591	334,798	28,659	42,622	8,984	9,841
Valleyfield	124,198	96,720	16,348	17,264	5,691	4,381
Total - 10 centres	79,457,479	75,651,511	4,282,184	4,281,014	905,039	952,415
Ontario:						
Brantford	512,536	532,793	90,702	81,446	25,972	26,005
Chatham	1,228,864	1,047,315	53,761	54,988	23,470	25,760
Cornwall	246,161	309,872	44,528	53,327	13,202	15,916
Guelph	482,975	348,559	84,849	90,063	30,170	34,257
Hamilton	5,547,282	5,527,714	689,486	705,529	173,954	175,519
Kingston	384,545	510,652	135,584	152,798	45,211	71,573
Kitchener	1,060,342	1,143,520	210,498	184,438	58,625	58,614
London	3,293,738	3,540,220	338,263	308,511	109,173	115,904
Niagara Falls	264,904	330,645	72,544	78,331	21,206	31,310
Oshawa	1,555,398	1,103,665	153,117	103,143	41,261	33,369
Ottawa	9,298,018	10,490,332	803,416	773,148	329,947	288,170
Peterborough	314,787	299,562	93,435	91,699	31,824	35,704
St. Catharines	746,533	675,185	125,603	120,914	43,274	46,450
Sarnia	1,390,953	1,112,500	91,396	86,303	175,926	33,476
Sault Ste. Marie	402,215	359,937	89,861	73,625	26,011	27,353
Sudbury	443,044	500,395	118,444	99,155	39,314	38,614
Thunder Bay	532,826	743,071	151,429	134,004	46,532	54,815
Timmins	215,498	255,735	44,223	44,869	14,692	18,142
Toronto	328,462,538	410,427,899	4,876,569	4,796,830	1,846,581	1,846,504
Windsor	1,483,682	1,454,849	306,939	308,847	73,432	86,492
Total - 20 centres	357,866,839	440,714,420	8,574,647	8,341,968	3,169,777	3,063,947
Manitoba:						
Brandon	207,359	244,270	48,952	47,049	26,350	25,495
Winnipeg	16,404,392	23,651,373	951,365	869,946	348,325	366,669
Total - 2 centres	16,611,751	23,895,643	1,000,317	916,995	374,675	392,164
Saskatchewan:						
Moose Jaw	120,631	131,576	54,487	51,486	24,478	27,941
Prince Albert	179,566	160,104	33,848	35,133	21,207	22,577
Regina	4,036,629	3,851,543	180,748	180,933	107,265	123,719
Saskatoon	1,165,326	1,387,976	329,253	309,004	114,547	112,237
Total - 4 centres	5,502,152	5,531,199	598,336	576,556	267,497	286,474

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLAU 3. Chèques tirés par type de compte - fin

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	26,726,720	34,008,804	974,901	1,018,192	957,751	760,700
Edmonton	19,012,506	20,292,334	989,391	1,232,407	512,737	503,771
Lethbridge	444,579	444,551	85,256	76,284	65,454	69,290
Medicine Hat	250,781	241,711	45,201	54,906	35,666	36,552
<b>Total - 4 centres</b>	<b>46,434,586</b>	<b>54,987,400</b>	<b>2,094,749</b>	<b>2,381,789</b>	<b>1,571,608</b>	<b>1,370,313</b>
British Columbia - Colombie-Britannique:						
Vancouver	28,507,812	23,455,011	1,906,597	2,020,391	973,892	840,893
Victoria	11,312,354	16,746,971	364,926	440,135	166,184	161,752
<b>Total - 2 centres</b>	<b>39,820,166</b>	<b>40,201,982</b>	<b>2,271,523</b>	<b>2,460,526</b>	<b>1,140,076</b>	<b>1,002,645</b>
<b>TOTAL - 50 CENTRES</b>	<b>555,138,988</b>	<b>651,533,738</b>	<b>19,416,451</b>	<b>19,561,617</b>	<b>7,735,471</b>	<b>7,418,610</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930	34,479,078	646,720	12,132,377	13,768,172(2)	5,784,906	2,146,903
1932	23,759,682	479,732	7,160,097	10,355,080	4,387,199(3)	1,377,574
1935	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950	91,320,664	2,401,144(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1955	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960	245,472,746	4,978,152	72,673,475	114,408,585	37,016,326	16,396,208
1965	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1970	720,785,340	17,497,780	188,587,267	364,950,658(7)	97,780,815	51,968,820
1971	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972	946,890,980	20,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974	1,499,596,952	29,845,450	391,754,890	763,462,133	194,511,535	120,022,944
1975	1,884,573,502	34,997,723	489,814,660	975,126,849	236,424,552	148,209,718
1976	2,177,964,374	44,030,971	578,112,359	1,093,298,661	286,782,338	175,740,045
1977	2,413,526,138	45,724,403	637,483,883	1,220,986,265	319,892,434	189,439,153
1978	2,785,133,088	49,590,877	636,250,975	1,523,838,441	363,010,006	212,442,789
1979	3,576,869,964	63,893,771	670,193,305	2,134,406,702	447,779,097	260,597,089
1980	4,773,304,311	72,015,356	780,733,475	3,026,194,071	562,732,136	331,629,273
1981	6,054,901,572	86,916,453	902,364,390	3,847,434,773	742,187,696	475,998,260
1982	6,542,637,484	89,688,265	866,253,097	4,281,024,531	855,646,157	450,025,434

(1) Original 31 centres.

(1) A l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

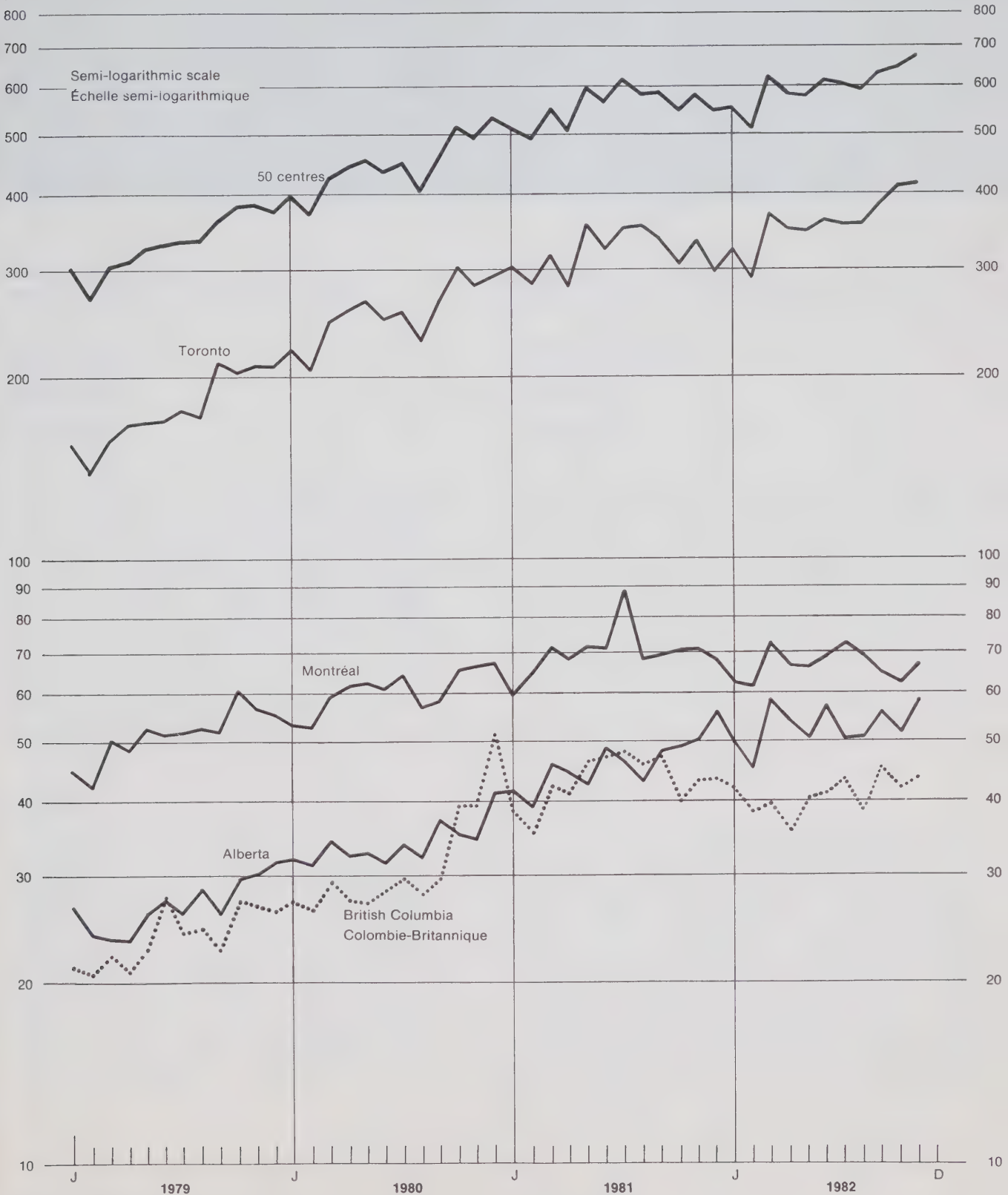
(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



### Valeur des chèques encaissés au Canada

\$ Billions  
\$ Millions

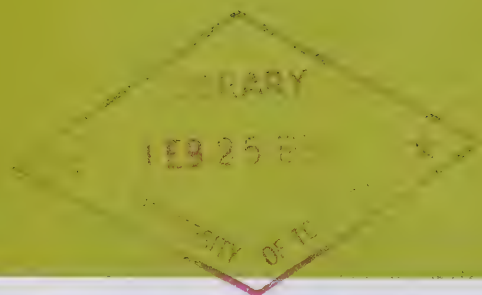






Statistics  
Canada

Statistique  
Canada



Price: Canada, \$1.55, \$15.50 a year  
Other Countries, \$1.85, \$18.60 a year

Prix: Canada, \$1.55, \$15.50 par année  
Autres pays, \$1.85, \$18.60 par année

## CHEQUES CASHED

DECEMBER 1982

### Introduction

Statistical data shown in this publication are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. These data are shown in Tables 1, 3, 4 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

February 1983  
5-4404-509

## CHÈQUES ENCAISSÉS

DÉCEMBRE 1982

### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Ces données apparaissent dans les tableaux 1, 3, 4 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

### Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des 50 villes: la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques encaissés dans les 32 villes de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

Février 1983  
5-4404-509

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

## History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

## Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venu s'ajouter aux villes déjà existantes, et Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	December Décembre			First twelve months Douze premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,536,392	2,505,519	1.63	26,251,190	28,356,112	1.08
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	363,655	420,921	1.16	4,034,463	4,406,644	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,908	25,371	1.06	287,059	288,827	1.01
Halifax	4,308,411	5,853,307	1.36	46,323,047	51,964,115	1.12
Sydney	470,303	446,088	0.95	4,817,698	5,298,982	1.10
<b>Total - 3 centres</b>	<b>4,802,622</b>	<b>6,324,766</b>	<b>1.32</b>	<b>51,427,804</b>	<b>57,551,924</b>	<b>1.12</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	690,139	972,479	1.41	10,475,279	10,401,834	0.99
Moncton	454,344	471,852	1.04	5,217,390	5,557,824	1.07
Saint John	1,563,851	1,276,237	0.82	16,987,824	13,917,129	0.82
<b>Total - 3 centres</b>	<b>2,708,334</b>	<b>2,720,568</b>	<b>1.00</b>	<b>32,680,493</b>	<b>29,876,787</b>	<b>0.91</b>
Québec:						
Chicoutimi	398,190	376,919	0.95	4,601,641	4,367,342	0.95
Drummondville	172,946	189,565	1.10	2,089,295	2,085,049	1.00
Granby	227,517	222,869	0.98	2,610,245	2,632,859	1.01
Montréal	68,013,407	65,227,260	0.96	842,225,862	798,759,912	0.95
Québec	10,752,933	12,114,844	1.13	133,518,619	139,261,974	1.04
St-Hyacinthe	426,243	323,025	0.76	4,521,208	4,272,737	0.95
Shawinigan	117,704	457,212	3.88	1,187,291	2,421,138	2.04
Sherbrooke	505,861	556,142	1.10	5,892,110	6,129,457	1.04
Trois-Rivières	380,919	368,952	0.97	4,493,541	4,472,653	1.00
Valleyfield	169,963	179,899	1.06	1,611,176	1,676,993	1.04
<b>Total - 10 centres</b>	<b>81,165,683</b>	<b>80,016,687</b>	<b>0.99</b>	<b>1,002,750,988</b>	<b>966,080,114</b>	<b>0.96</b>
Ontario:						
Brantford	663,022	615,197	0.93	6,858,176	6,885,399	1.00
Chatham	865,357	1,119,923	1.29	13,961,058	11,625,224	0.83
Cornwall	296,862	373,491	1.26	3,465,142	3,818,611	1.10
Guelph	537,777	537,751	1.00	6,318,553	5,026,407	0.80
Hamilton	5,822,395	6,460,846	1.11	74,066,891	69,682,979	0.94
Kingston	525,796	607,899	1.16	5,651,897	6,672,702	1.18
Kitchener	1,372,594	1,628,812	1.19	14,060,547	16,316,933	1.16
London	4,411,269	3,746,994	0.85	46,847,078	43,064,247	0.92
Niagara Falls	337,670	433,663	1.28	4,352,296	4,559,611	1.05
Oshawa	1,844,260	1,295,507	0.70	23,295,172	19,679,321	0.84
Ottawa	9,496,392	10,745,864	1.13	102,051,478	114,206,674	1.12
Peterborough	418,712	431,999	1.03	4,506,351	4,603,804	1.02
St. Catharines	848,784	1,002,566	1.18	9,965,336	9,840,605	0.99
Sarnia	1,360,667	1,643,334	1.21	14,311,798	17,728,493	1.24
Sault Ste. Marie	605,223	515,278	0.85	5,922,687	5,938,520	1.00
Sudbury	598,865	673,126	1.12	5,915,576	7,341,011	1.24
Thunder Bay	743,809	931,299	1.25	8,679,742	9,559,010	1.10
Timmins	269,696	334,564	1.24	2,737,132	3,492,996	1.28
Toronto	299,385,318	429,077,157	1.43	3,847,301,961	4,404,287,688	1.14
Windsor	1,703,066	1,802,125	1.06	22,072,503	20,336,809	0.92
<b>Total - 20 centres</b>	<b>332,107,536</b>	<b>463,977,395</b>	<b>1.40</b>	<b>4,222,341,374</b>	<b>4,784,667,044</b>	<b>1.13</b>
Manitoba:						
Brandon	247,594	284,593	1.15	2,995,813	3,167,559	1.06
Winnipeg	17,799,490	23,655,398	1.33	194,794,888	225,640,530	1.16
<b>Total - 2 centres</b>	<b>18,047,084</b>	<b>23,939,991</b>	<b>1.33</b>	<b>197,790,701</b>	<b>228,808,089</b>	<b>1.16</b>
Saskatchewan:						
Moose Jaw	189,578	197,147	1.04	2,248,618	2,325,048	1.03
Prince Albert	207,584	229,088	1.10	2,566,408	2,453,777	0.96
Regina	4,781,755	3,423,279	0.72	47,080,066	48,390,758	1.03
Saskatoon	1,664,861	1,731,671	1.04	17,327,716	20,353,691	1.17
<b>Total - 4 centres</b>	<b>6,843,778</b>	<b>5,581,185</b>	<b>0.82</b>	<b>69,222,808</b>	<b>73,523,274</b>	<b>1.06</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	December			First twelve months		
	Décembre			Douze premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	33,902,021	36,512,434	1.08	335,147,137	382,836,152	1.14
Edmonton	21,036,121	20,800,321	0.99	209,852,369	247,738,447	1.18
Lethbridge	602,493	590,995	0.98	6,619,002	6,563,863	0.99
Medicine Hat	332,203	284,355	0.86	4,319,379	3,885,613	0.90
<b>Total - 4 centres</b>	<b>55,872,838</b>	<b>58,188,105</b>	<b>1.04</b>	<b>555,937,887</b>	<b>641,024,075</b>	<b>1.15</b>
British Columbia - Colombie-Britannique:						
Vancouver	29,695,039	27,362,171	0.92	388,267,299	324,389,778	0.84
Victoria	13,692,032	10,714,342	0.78	131,118,032	163,712,169	1.25
<b>Total - 2 centres</b>	<b>43,387,071</b>	<b>38,076,513</b>	<b>0.88</b>	<b>519,385,331</b>	<b>488,101,947</b>	<b>0.94</b>
<b>TOTAL - 50 CENTRES</b>	<b>546,834,993</b>	<b>681,751,650</b>	<b>1.25</b>	<b>6,681,823,039</b>	<b>7,302,396,010</b>	<b>1.09</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	December			First twelve months		
	Décembre			Douze premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	462,084	597,466	1.29	5,598,894	7,390,421	1.32
Calgary	344,376	412,676	1.20	4,296,768	5,373,120	1.25
Regina	128,364	146,232	1.14	1,604,194	1,910,808	1.19
Winnipeg	262,429	296,499	1.13	3,173,779	3,844,065	1.21
Toronto	1,342,320	1,493,948	1.11	15,069,241	18,569,098	1.23
Ottawa	4,330,173	6,191,025	1.43	61,486,095	73,311,773	1.19
Montréal	1,124,154	1,268,852	1.13	12,288,965	15,051,063	1.22
Saint John	71,137	83,336	1.17	800,475	972,566	1.21
Halifax	431,337	497,773	1.15	4,828,663	5,664,287	1.17
<b>CANADA</b>	<b>8,496,374</b>	<b>10,987,807</b>	<b>1.29</b>	<b>109,147,074</b>	<b>132,087,201</b>	<b>1.21</b>

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,340,290	2,289,048	138,858	156,411	57,244	60,060
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	324,430	378,923	22,243	23,182	16,982	18,816
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,128	16,215	5,022	5,278	2,758	3,878
Halifax	4,060,480	5,566,225	131,996	156,693	115,935	130,389
Sydney	437,294	407,584	17,836	21,976	15,173	16,528
<b>Total - 3 centres</b>	<b>4,513,902</b>	<b>5,990,024</b>	<b>154,854</b>	<b>183,947</b>	<b>133,866</b>	<b>150,795</b>
New Brunswick - Nouveau-Brunswick:						
Fredericton	596,319	876,841	66,732	63,230	27,088	32,408
Moncton	388,627	396,061	34,074	41,228	31,643	34,563
Saint John	1,447,086	1,176,223	83,083	62,152	33,682	37,862
<b>Total - 3 centres</b>	<b>2,432,032</b>	<b>2,449,125</b>	<b>183,889</b>	<b>166,610</b>	<b>92,413</b>	<b>104,833</b>
Québec:						
Chicoutimi	362,644	336,512	25,895	29,691	9,651	10,716
Drummondville	150,499	163,670	19,111	21,853	3,336	4,042
Granby	199,782	193,706	15,272	22,493	12,463	6,670
Montréal	64,107,260	61,639,692	3,163,159	2,896,472	742,988	691,096
Québec	10,141,451	11,486,199	567,137	564,934	44,345	63,711
St-Hyacinthe	382,828	277,744	33,925	32,256	9,490	13,025
Shawinigan	104,408	440,782	9,920	11,006	3,376	5,424
Sherbrooke	443,574	489,477	44,538	48,263	17,749	18,402
Trois-Rivières	342,657	325,543	29,333	33,936	8,929	9,473
Valleyfield	148,820	154,838	15,950	18,383	5,193	6,678
<b>Total - 10 centres</b>	<b>76,383,923</b>	<b>75,508,163</b>	<b>3,924,240</b>	<b>3,679,287</b>	<b>857,520</b>	<b>829,237</b>
Ontario:						
Brantford	573,072	523,936	67,303	64,397	22,647	26,864
Chatham	806,103	1,050,958	37,712	40,260	21,542	28,705
Cornwall	254,033	328,076	30,532	31,038	12,297	14,377
Guelph	449,811	437,089	59,748	70,230	28,218	30,432
Hamilton	5,175,015	5,675,293	489,526	612,399	157,854	173,154
Kingston	375,716	452,845	107,474	101,121	42,606	53,933
Kitchener	1,133,884	1,355,966	175,499	215,301	63,211	57,545
London	4,066,642	3,370,450	241,770	263,451	102,857	113,093
Niagara Falls	266,559	360,853	51,394	52,505	19,719	20,305
Oshawa	1,696,348	1,125,103	109,072	126,407	38,840	43,997
Ottawa	8,583,257	9,781,926	598,149	616,155	314,986	347,783
Peterborough	321,442	330,473	65,974	68,623	31,296	32,903
St. Catharines	718,802	859,787	90,945	100,771	39,037	42,008
Sarnia	1,220,170	1,535,512	109,259	74,906	31,238	32,916
Sault Ste. Marie	528,441	439,641	50,825	48,917	25,957	26,720
Sudbury	488,183	552,900	74,157	82,615	36,525	37,611
Thunder Bay	589,401	769,574	106,172	110,973	48,236	50,752
Timmins	226,010	269,123	30,810	50,592	12,876	14,849
Toronto	293,903,037	423,496,224	3,703,202	3,696,631	1,779,079	1,884,302
Windsor	1,411,603	1,502,886	215,416	218,887	76,047	80,352
<b>Total - 20 centres</b>	<b>322,787,529</b>	<b>454,218,615</b>	<b>6,414,939</b>	<b>6,646,179</b>	<b>2,905,068</b>	<b>3,112,601</b>
Manitoba:						
Brandon	193,446	227,634	30,862	31,905	23,286	25,054
Winnipeg	16,794,970	22,662,706	687,188	651,058	317,332	341,634
<b>Total - 2 centres</b>	<b>16,988,416</b>	<b>22,890,340</b>	<b>718,050</b>	<b>682,963</b>	<b>340,618</b>	<b>366,688</b>
Saskatchewan:						
Moose Jaw	130,175	135,957	36,867	36,932	22,536	24,258
Prince Albert	162,912	180,290	23,945	26,973	20,727	21,825
Regina	4,542,936	3,165,343	132,605	138,348	106,214	119,588
Saskatoon	1,264,286	1,293,013	294,048	318,918	106,527	119,740
<b>Total - 4 centres</b>	<b>6,100,309</b>	<b>4,774,603</b>	<b>487,465</b>	<b>521,171</b>	<b>256,004</b>	<b>285,411</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	32,186,236	34,860,904	914,256	889,992	801,529	761,538
Edmonton	19,774,412	19,219,309	736,435	1,067,397	525,274	513,615
Lethbridge	465,516	465,822	70,895	59,251	66,082	65,922
Medicine Hat	258,722	207,278	38,437	43,405	35,044	33,672
<b>Total - 4 centres</b>	<b>52,684,886</b>	<b>54,753,313</b>	<b>1,760,023</b>	<b>2,060,045</b>	<b>1,427,929</b>	<b>1,374,747</b>
British Columbia - Colombie-Britannique:						
Vancouver	26,869,524	24,721,578	1,897,185	1,754,884	928,330	885,709
Victoria	13,196,308	10,278,748	248,132	289,238	247,592	146,356
<b>Total - 2 centres</b>	<b>40,065,832</b>	<b>35,000,326</b>	<b>2,145,317</b>	<b>2,044,122</b>	<b>1,175,922</b>	<b>1,032,065</b>
<b>TOTAL - 50 CENTRES</b>	<b>523,621,549</b>	<b>658,252,480</b>	<b>15,949,878</b>	<b>16,163,917</b>	<b>7,263,566</b>	<b>7,335,253</b>

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929	46,670,481	797,958	16,483,667	18,543,268(2)	7,922,806	2,922,782
1930	37,491,301	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940	34,437,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945	68,384,814	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950	100,635,459	2,648,161(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960	269,619,053	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1970	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971	894,405,536	20,377,832	232,281,965	463,437,596	113,313,909	64,994,234
1972	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973	1,334,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974	1,656,009,230	32,790,595	433,121,617	841,985,153	214,663,119	133,448,746
1975	2,088,082,180	39,486,772	539,737,648	1,082,033,951	262,828,216	163,995,593
1976	2,406,649,720	48,034,309	639,638,516	1,206,787,422	317,917,060	194,272,413
1977	2,649,874,212	50,156,451	697,179,228	1,343,599,864	351,085,190	207,853,479
1978	3,075,553,993	55,680,166	690,457,924	1,696,484,397	399,544,534	233,386,972
1979	3,948,939,172	69,556,512	735,274,376	2,362,007,040	495,199,539	286,901,705
1980	5,295,082,267	79,478,447	861,115,142	3,345,193,343	626,459,087	382,836,248
1981	6,594,335,799	94,779,451	981,636,591	4,175,583,030	822,951,396	519,385,331
1982	7,216,834,055	99,795,180	944,151,343	4,741,430,147	943,355,438	488,101,947

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

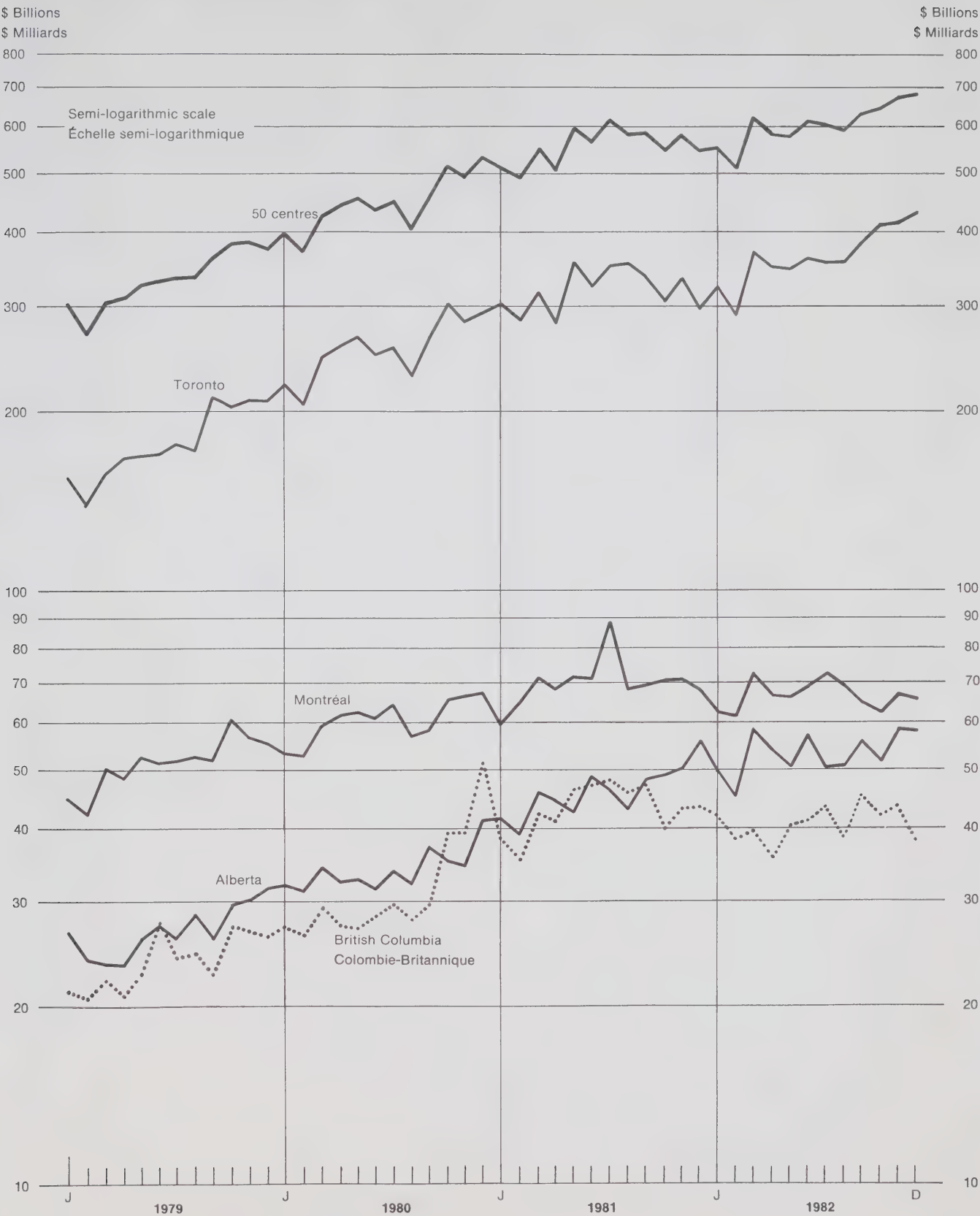
(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure.

(7) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada













Government  
Publications

SEP 13 1983

Government  
Publications



